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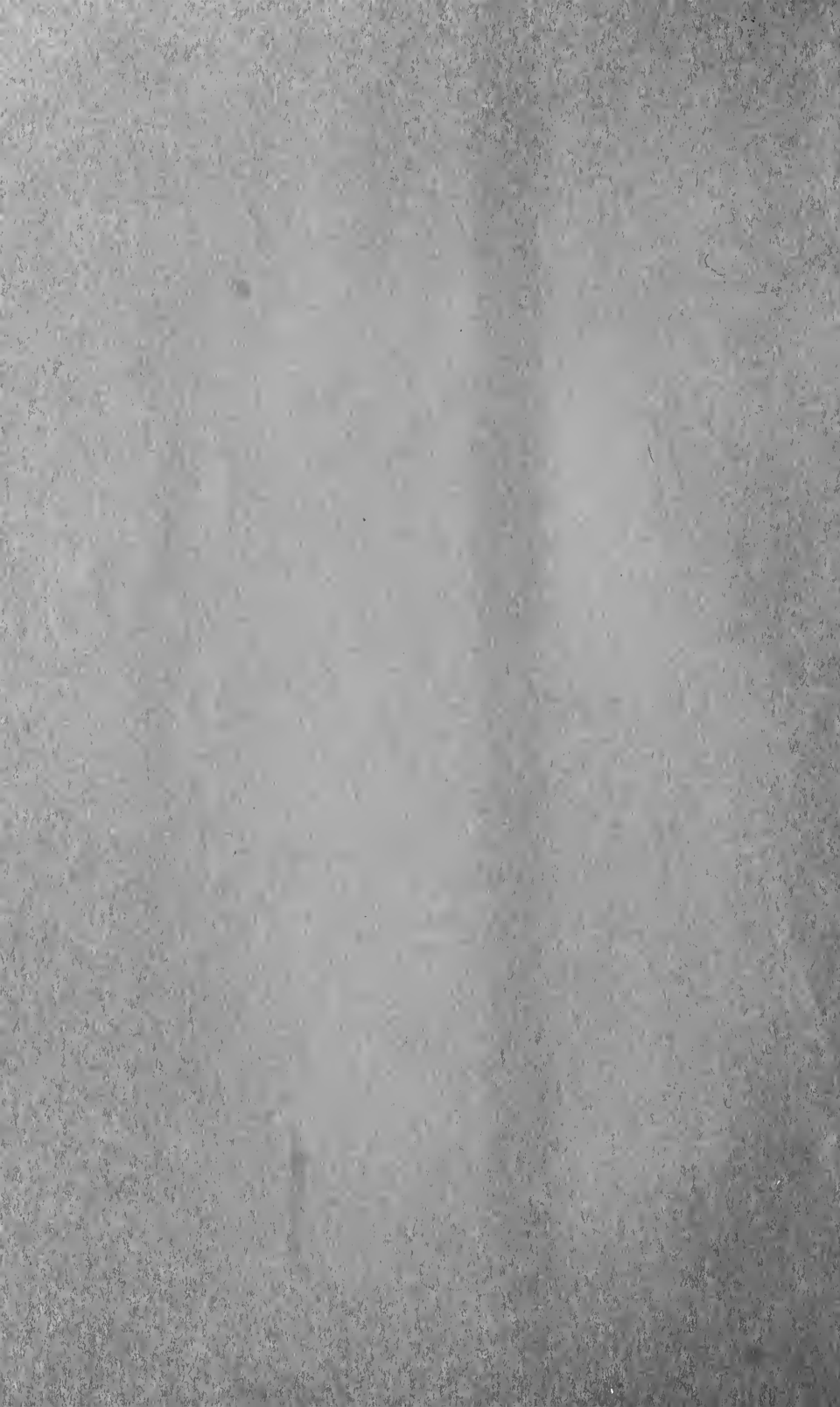
The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Massachusetts Bank Commissioner

ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending April 30, 1965

SECTION A
RELATING TO
CO-OPERATIVE BANKS AND
SAVINGS AND LOAN ASSOCIATIONS



The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

*Deputy Commissioner of Banks
and*

General Counsel

JOHN P. CLAIR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Co-operative Bank Examinations

DAVID J. COLEMAN

Assistant Director of Co-operative Bank Examinations

ROBERT L. LYONS

Mass.
Pub. Doc. 8
1965

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Co-operative Banks and Savings and Loan Associations, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements pertaining to Co-operative Banks and miscellaneous statistical data incorporated herein are for the fiscal year ending April, 1965. The financial statements and miscellaneous statistical data incorporated herein pertaining to Savings and Loan Associations are for the year ended December 31, 1964.

Respectfully submitted,

JOHN B. HYNES
Commissioner of Banks

CO-OPERATIVE BANKS

Assets Continue Record Growth

The assets of one hundred and sixty-four state-chartered co-operative banks in the Commonwealth continue to register a remarkable pattern of growth for the fiscal year ending April 1965. Total assets during this period attained a new high of \$1,721,702,362.36, compared with \$1,574,560,864.26 for the previous twelve-month period, which represents a substantial asset gain of 9.34% for one year. A review of the year's performance reveals a dramatic story of impressive growth, with new structural highs resulting from spectacular gains in mortgage portfolios and share capital accumulations.

Loans Highest in History

Loans on real estate, the largest single asset item, attained a record high of \$1,433,436,126.90. This aggregate total reflects an increase of \$120,394,815.64, or 9.16%, over the prior fiscal year end total of \$1,313,041,311.26. Bank investments in real estate loans thus represent a ratio of 83.26% to total assets. The unprecedented volume of new mortgage financing placed on the books of co-operative banks during the fiscal year was certainly one of the most outstanding.

Investments in Cash and Securities

Combined totals of cash on hand and in banks, together with funds invested in bonds, notes and stocks, aggregate an amount of \$235,164,268.91, which represents 13.66% of total assets and discloses a dollar increase of \$20,262,235.01. Cash on hand and in banks reflected a ratio of 3.91% to total assets and revealed a 12.25% dollar increase over the previous period. Investments in U.S. government obligations, liquid for reserve under Massachusetts law, totaled \$133,738,983.05, constituting 7.76% of total assets and disclosing a 10.04% dollar increase over the previous period.

Shareholdings at New High

During the fiscal year ending April 1965, shareholders' deposits mounted to a new year end high. Aggregate deposits totaled \$1,507,796,047.05, which represents 87.58% of total liabilities, while this showing indicates a percentage increase of 9.76% against the comparable previous period based on a dollar increase of \$134,082,763.22. The emergence of a near 10% increase in share capital accumulations is especially impressive when considered in the face of an atmosphere of intensified competition by other thrift institutions.

Protective Reserves Indicate Stability

Non-withdrawable reserve accounts, including surplus accounts, totaled \$126,247,818.25 and reflected an increase of 4.17% against the comparable fiscal year. Representing 8.37% of total share capital, the significance of this disclosure lies in the fact that while asset growth showed a gain of 9.34% over the comparable prior period, protective reserves have still maintained a contiguous relationship to the ratio of 8.81%, reflected in the previous report.

New Program of Audit and Examination

In January 1965, under laws enacted with the passage of Chapter 611 of the Acts of 1964, a new program of annual audits by approved certified public accountants and annual examinations by the state supervisory authority was adopted. While this program is, as yet, in its infancy, experience thus far would indicate that audits and examinations will be conducted on a more current basis, and that each co-operative bank will derive the benefits of an audit and examination during each calendar year.

THE CO-OPERATIVE CENTRAL BANK

As of the close of business April 30, 1965, the aggregate assets of this Corporation amounted to \$39,244,334.01. These assets are divided between the liquidity reserve fund, amounting to \$15,646,984.90 and the share insurance fund of \$23,597,349.11.

The Co-operative Central Bank was established by an Act of Legislature in 1932, and its powers were broadened by a further Act of Legislature in 1934, which created the Share Insurance Fund. Under the provisions of statute, it is wholly owned and administered by all Co-operative Banks incorporated under the laws of Massachusetts. The Co-operative Central Bank serves a dual purpose for the 164 Co-operative Banks — namely, to provide cash to a Co-operative Bank in an emergency, and to protect in full against loss of savings of the account-holders of its member Banks. This Corporation, which has been in operation for over thirty years, has proved to be an effective bulwark during periods of economic stress, while also providing insurance for deposit balances in the Co-operative Banks of this Commonwealth.

CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT ASSOCIATION

The Co-operative Banks Employees' Retirement Association was created by an Act of Legislature in 1945 and was established for the purpose of providing pensions for eligible employees of the participating banks who retire on account of age or disability. The law defines eligible employees as employees of Co-operative Banks established under the laws of this Commonwealth, the Co-operative Bank League of Massachusetts and the Co-operative Central Bank. As of April 30, 1965, the assets of this Association amounted to \$4,313,252.53. As of this date, there were 120 Banks which were members of this Association and 685 eligible employees.

SAVINGS AND LOAN ASSOCIATIONS

There are, in this Commonwealth, three state-chartered Savings and Loan Associations, all of which are located in the Southeastern section of the Commonwealth. These Associations operate under agreements of association in the form of voluntary trusts. The Commissioner of Banks has supervision over these Associations in accordance with the provisions of Section 34 of Chapter 93 of the General Laws. As of the close of business December 31, 1964, these Associations had aggregate assets in the amount of \$3,425,717.42 representing an increase of \$36,198 during the fiscal year.

LEGISLATION ENACTED RELATING TO CO-OPERATIVE BANKS

<i>Chapter</i>	<i>Acts of 1964</i>	
	<i>Amendment to:</i>	<i>Description</i>
611	G.L., C. 170, s. 41	Regulating audits and examinations.
731	G.L., C. 167, new s. 51C; C. 183A, s. 6	Allowing first mortgage loans on units of condominiums, subject to regulations of the commissioner.

RESOLVES OF 1964

<i>Chapter</i>	<i>(none)</i>	<i>Description</i>
5	Acts & Resolves of 1964	Reviving and continuing, among others, the unpaid special commission charged with investigating and studying the laws of the Commonwealth relating to loans and credit.
68	Acts & Resolves of 1964	Increasing the scope of the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit.
115	Acts & Resolves of 1964	Authorizing the special commission established to make an investigation and study of the laws of the Commonwealth relative to loans and credit to file interim reports.

ACTS OF 1965

<i>Chapter</i>	<i>Amendment to:</i>	<i>Description</i>
154	G.L., C. 167, s. 12	Further prohibiting unauthorized banking.
266	G.L., C. 170, s. 24, subsection 5	Relative to the liabilities of one person on real estate mortgage loans.
280	G.L., C. 276, s. 57	Providing that co-operative bank pass-books of paid-up shares shall be collateral for bail.
306	G.L., C. 170, s. 24, subsection 3A	Authorizing ninety per cent mortgages on certain two-family dwellings.
307	G.L., C. 170, s. 24, new subsection 4A	Increasing the amount which may be loaned on one parcel of real estate.
308	G.L., C. 170, s. 9; s. 24, subsection 2	Duties of the security committee in approving real estate offered as security for a loan.
310	G.L., C. 155, s. 3A	Authorizing public service corporations to deposit funds in co-operative banks
326	G.L., C. 170, s. 12	Relative to branch offices.
373	G.L., C. 170, s. 37, par (b); s. 13, subsection 3	Relative to earnings and distributions.
430	G.L., C. 170, s. 49; C. 386, Acts of 1964	Conversion into a federal savings and loan association. (Approved May 5, 1965 — effective January 1, 1966.)

REGULATIONS

There are described below regulations of The Commissioner of Banks affecting co-operative banks.

July 13, 1964 Regulations affecting loans insured by The Federal Housing Commissioner (Administrator) secured by mortgages on real properties located outside the Commonwealth, other than such loans made pursuant to the provisions of G.L., C. 167, s. 51.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS
SHOWING
LOCATIONS OF MAIN OFFICES AND BRANCHES
NAMES OF OPERATING OFFICERS AND DIRECTORS
AND
MEMBERS OF THE SECURITY COMMITTEE

ABINGTON**North Abington Co-operative Bank**
6 Harrison AvenueDate of Incorporation, March 28, 1888
Began Business, April 4, 1888

Monthly Bank Day: The first Wednesday of each month

Francis S. Murphy <i>President</i>	Herbert W. Pendleton <i>Executive Officer</i>
	Herbert W. Pendleton <i>Treasurer</i>

Directors

R. J. Cotter	*F. S. Murphy
*S. W. Feener	†E. J. Orlosky
*J. C. Hohman	*H. W. Pendleton
†J. Ingle	*M. L. Ripley
F. B. Irwin	G. C. Sanderson
†A. Lelyveld	

ADAMS**Adams Co-operative Bank**
20 Center StreetDate of Incorporation, December 17, 1895
Began Business, March 10, 1896

Monthly Bank Day: The second Tuesday of each month

Edward H. Arnold <i>President</i>	Richard M. Wagenknecht <i>Executive Officer</i>
Richard M. Wagenknecht <i>Treasurer</i>	Arleigh A. Rancourt <i>Assistant Treasurer</i>

Directors

E. H. Arnold	*W. H. Shaw
*H. Blanchette, Jr.	*H. J. Sheldon
*J. J. Boniarz	†F. L. Sweeney
†R. M. Hayden	†L. A. Turgeon
*G. J. Palmer	

AMESBURY**The Amesbury Co-operative Bank**
12 Market StreetDate of Incorporation, April 10, 1886
Began Business, May 1, 1886

Monthly Bank Day: The last business day of each month

Edward W. Gould <i>President</i>	Leslie C. Tuxbury <i>Executive Officer</i>
Leslie C. Tuxbury <i>Treasurer</i>	Robert E. Wadleigh <i>Assistant Treasurer</i>

Directors

*C. C. Chipman	†H. I. Main
E. W. Gould	†A. Richer
*E. D. Hanley	*L. C. Tuxbury
*G. C. Knight	†H. M. Watkins
*T. O. Lamprey	

ARLINGTON**The Arlington Co-operative Bank**
699 Massachusetts AvenueDate of Incorporation, October 30, 1889
Began Business, November 14, 1889

Monthly Bank Day: The second Tuesday of each month

Walter T. Chamberlain <i>President</i>	Walter T. Chamberlain <i>Executive Officer</i>
R. Curtis Hamilton <i>Treasurer</i>	Richard D. Pochini Richard A. Jones <i>Assistant Treasurers</i>

Directors

†N. G. Anderson	R. A. Jones
D. J. Buckley, Jr.	*A. A. Kimball
*W. T. Chamberlain	†W. K. Tee
R. C. Hamilton	A. W. Wunderly
*D. K. Irwin	†A. P. Wyman
W. D. Israel	A. O. Yeames

ATHOL**Athol-Clinton Co-operative Bank**
90 Exchange StreetDate of Incorporation, July 1, 1889
Began Business, July 15, 1889Branch Office
77 High Street, Clinton

Monthly Bank Day: The third Monday of each month

Howard W. Grimes <i>President</i>	Howard W. Grimes <i>Executive Officer</i>
Howard W. Grimes <i>Treasurer</i>	Marion J. Ellis Edward W. Hoban <i>Assistant Treasurers</i>

Directors

*J. W. Campbell	N. E. Mather, Jr.
†G. F. Fiske, Jr.	*J. H. McIntosh
*M. J. Flanagan	*C. J. Noon
E. T. Fredette	†S. P. Plotkin
†D. L. Gearing	C. E. Rowe
M. N. Gould	B. Rubino
*H. W. Grimes	W. A. Thorp
*J. J. Jasins	

ATTLEBORO**Attleborough Co-operative Bank**
124 Bank StreetDate of Incorporation, July 18, 1892
Began Business, August 17, 1892

Monthly Bank Day: The third Wednesday of each month

Edison F. Fuller <i>President</i>	Richard I. Clark <i>Executive Officer</i>
Richard I. Clark <i>Treasurer</i>	Marion W. Jackson <i>Assistant Treasurer</i>

Directors

M. E. E. Ashley	*R. I. Clark
J. D. Baer	†W. C. Conro
†T. K. Bliss, Jr.	*E. F. Fuller
†H. J. Boardman	*T. E. Fuller
*C. J. Brigham	*J. B. Moulton

*Member of Security Committee.

†Member of Finance Committee.

AUBURN**Auburn Co-operative Bank**
42 Auburn StreetDate of Incorporation, May 29, 1951
Began Business, May 29, 1951

Monthly Bank Day: The last business day of each month

Robert W. Stone
*President*Alma B. Johnson
*Treasurer*Alma B. Johnson
*Executive Officer*Donald M. Ward
Anne Askervitch
*Assistant Treasurers***Directors**

*H. E. Barriere	J. H. Lewis
†G. H. Campbell	F. A. Pierce
D. B. Davis	*J. E. Riley
†F. A. Fuller	W. O. Sjogren
*J. R. Hoey	*R. W. Stone
†C. W. Holstrom	D. M. Ward
A. B. Johnson	L. H. White

AVON**Avon Co-operative Bank**
1 East Main StreetDate of Incorporation, February 19, 1914
Began Business, March 5, 1914

Monthly Bank Day: The first Thursday of each month

Raymond D. Nelson
*President*Thomas J. Torchia
*Treasurer*Thomas J. Torchia
*Executive Officer*Harold E. Smith
Mary E. MacDonald
*Assistant Treasurers***Directors**

†R. B. Clow	*A. Marino
*J. B. Collins	*R. D. Nelson
†R. E. Curran	†G. F. Reynolds
*M. J. Diauto	H. E. Smith
C. H. Francis	J. H. Sullivan
J. L. Hickey	P. E. Tougas
F. H. Kiel	G. L. Wainwright

BARNSTABLE**Hyannis Co-operative Bank**
West Main Street and Scudder AvenueDate of Incorporation, March 11, 1925
Began Business, April 18, 1925**Branch Office****Main Street and South Orleans Road, Orleans**

Monthly Bank Day: The eighteenth day of each month

A. Harold Castonguay
*President*Lillian Olsen
*Treasurer*Lillian Olsen
*Executive Officer*Walter L. Marchant, Jr.
*Assistant Treasurer***Directors**

†J. R. Agna	*J. W. Higgins
*H. L. Baker	R. Makepeace
†G. C. Besse	J. A. Nickerson
A. H. Castonguay	*T. J. Powers
*W. B. Chase	†W. C. Scudder
W. B. Crosby, Jr.	†J. G. Sears, Jr.
*J. A. Drew	*E. E. Sparrow
*M. M. Gray, Jr.	

BELMONT**Waverley Co-operative Bank**
30 Church StreetDate of Incorporation, April 16, 1896
Began Business, April 16, 1896

Monthly Bank Day: The second Monday of each month

Walter E. Boright
*President*Walter E. Boright
*Treasurer*Walter E. Boright
*Executive Officer*Edith L. Munroe
Earle C. Hopkins, Jr.
*Assistant Treasurers***Directors**

*W. E. Boright	D. P. Hurley
*J. J. Connors	E. V. Keville
†M. J. Farrell	†H. M. Mostrom
†G. M. Fenollosa	A. L. Taylor
*R. B. Gates	L. G. Williamson

BEVERLY**Beverly Co-operative Bank**
254 Cabot StreetDate of Incorporation, August 25, 1888
Began Business, September 18, 1888

Monthly Bank Day: The third Tuesday of each month

Herbert C. Noren
*President*Preston E. Woodberry
*Treasurer*Herbert C. Noren
*Executive Officer***Directors**

R. E. Alt	*H. C. Noren
*C. H. Barter	B. W. Phillips
H. C. Booth	†P. Scott
*M. G. Grey	*R. L. Spiller
†H. W. Lee	H. C. Swanson
W. L. Moody	W. C. Tannebring
*L. Morgan	P. E. Woodberry
†J. P. Nixon	

BOSTON**Beacon Co-operative Bank**
1918 Beacon Street (Brighton District)Date of Incorporation, September 11, 1958
Began Business, October 1, 1958

Monthly Bank Day: The last business day of each month

Theodore Feinstein
*President*Jacob Stone
*Treasurer*Gerald J. Griffin
*Vice President*Hyman Auerbach
Michael LoPresti
*Assistant Treasurers***Directors**

M. Boorstein	†A. Frank
B. Bornstein	*J. Glassman
J. Burnbaum	†G. Glunts
*C. Caterino	*M. Kamin
*B. Coltin	J. Stone
R. Epstein	*A. Tambone
T. Feinstein	N. Weinberg
†E. Fleisher	

BOSTON**Brighton Co-operative Bank**
414 Washington Street (Brighton District)Date of Incorporation, May 17, 1911
Began Business, May 22, 1911**Branch Office**
157 Brighton Avenue, Allston

Monthly Bank Day: The last business day of each month

Clayton L. Havey
*President*Daniel J. O'Connor
Vice President
*Executive Officer*Louis J. Raffio
*Treasurer***Directors**

*C. E. Bevelander	D. J. O'Connor
V. G. Grubbe	†L. G. Perry
*C. L. Havey	*J. J. Ryan
†A. W. Keddy	R. B. Stewart
T. R. King	*L. W. Storer
*J. McKenney	E. L. Sundin
B. S. McNamara	†O. M. Whitney
J. W. Moore	

Charlestown Co-operative Bank
67 Main Street (Charlestown District)Date of Incorporation, April 30, 1913
Began Business, June 7, 1913

Monthly Bank Day: The first Saturday of each month

James J. O'Halloran
*President*Arthur J. McCarthy
*Executive Officer*Arthur J. McCarthy
*Treasurer*Florence E. Repetto
*Assistant Treasurer***Directors**

G. F. Doherty	L. McCarthy
*F. A. Douglas	*J. L. Mullen
†J. J. Duffy	*J. P. Murphy
R. S. Herlihy	J. J. O'Halloran
†E. J. Leary	†E. E. O'Neill
A. J. McCarthy	F. E. Repetto
C. A. McCarthy	D. A. Wiles

The Commonwealth Co-operative Bank
73 Tremont StreetDate of Incorporation, October 25, 1927
Began Business, January 10, 1928

Monthly Bank Day: The second Thursday of each month

Joseph P. Gentile
*President*John A. Maturo
*Executive Officer*John A. Maturo
*Treasurer*Eunice E. Kaupp
*Assistant Treasurer***Directors**

*J. H. Coreoran	†J. F. O'Connell
*J. A. Freeman	L. R. Pleau
J. P. Gentile	*J. A. Ronan
*J. J. Kelleher	†D. J. Stratton
*J. A. Maturo	J. B. Sullivan
†K. V. Miniham	E. J. Turner

Enterprise Co-operative Bank
26 Central Square (East Boston District)Date of Incorporation, March 31, 1888
Began Business, April 3, 1888**Branch Office**
978A Saratoga Street, East Boston

Monthly Bank Day: The third Wednesday of each month

Lauris W. MacPhail
*President*Aram A. Koumjian
*Executive Officer*Aram A. Koumjian
*Treasurer*Herbert L. Farnham
*Assistant Treasurer***Directors**

†W. S. Attridge	L. W. MacPhail
*S. Clarke	†W. Peach
†M. F. DiTroia	J. F. Pepi
*H. L. Farnham	†S. P. Roane
*L. D. Hughes	

Farragut Co-operative Bank
706 E. Broadway (South Boston District)Date of Incorporation, December 30, 1909
Began Business, February 15, 1910

Monthly Bank Day: The last business day of each month

Carroll P. Sheehan
*President*Francis X. Walsh
*Executive Officer*Francis X. Walsh
*Treasurer*Edith A. Wright
*Assistant Treasurer***Directors**

*G. A. Cummings	*T. A. Norris
*J. F. Dahill	J. C. Seymour
A. J. Doherty	C. P. Sheehan
*P. I. Gunn	†E. M. Thomas
†W. Henderson	†O. E. Vaccaro
*A. F. Kaupp	

Forest Hills Co-operative Bank
3720 Washington Street (Forest Hills District)Date of Incorporation, March 20, 1914
Began Business, April 23, 1914

Monthly Bank Day: The last Wednesday of each month

Thomas F. Brady
*President*Joseph F. Walsh
*Executive Officer*Joseph F. Walsh
*Treasurer*Eleanor M. Murray
*Assistant Treasurer***Directors**

T. F. Brady	†J. D. McLeod
†W. F. Donnelly	*F. J. Mello
J. M. Graham, Jr.	†J. J. Owens
*G. S. Hennessy	*L. J. Scolponeti
P. L. MacLellan	*J. F. Walsh

*Member of Security Committee.

†Member of Finance Committee.

Germania Co-operative Bank 1 Court Street

Date of Incorporation, October 3, 1885
Began Business, October 20, 1885

Monthly Bank Day: The last business day of each month

Willis Dresser
President

Willis Dresser
Treasurer

Willis Dresser
Executive Officer

Elizabeth M. Mason
Assistant Treasurer

Directors

†E. H. Bond
*A. Campbell, Jr.
*H. F. Chantler
*W. Dresser
E. J. Geishecker
†E. A. Higgins

J. E. Iovino
J. G. Macquarrie
†C. N. Ross
A. Sawyer
J. P. Vaccaro
*A. Willis, Jr.

Jamaica Plain Co-operative Bank 675 Centre Street (Jamaica Plain District)

Date of Incorporation, February 7, 1920
Began Business, February 19, 1920

Monthly Bank Day: The third Thursday of each month

John Griffin
President

Roger C. Allen
Executive Officer
Roger C. Allen
Treasurer

Directors

*R. C. Allen
*D. M. Driscoll
L. E. Goodwin
J. Griffin
†J. A. Long

†E. C. Mitchell
*P. J. Oswald
*E. F. Penshorn
†F. A. Pflug

Haymarket Co-operative Bank 315 Hanover Street

Date of Incorporation, May 18, 1955
Began Business, July 18, 1955

Monthly Bank Day: The last business day of each month

Anthony F. Viola
President

Anthony F. Viola
Treasurer

Anthony F. Viola
Executive Officer

Joseph L. Murphy
Assistant Treasurer

Directors

*J. C. Brink
*J. J. Caruso
†G. H. Flight
J. G. Gazzola
T. A. Glynn, Jr.
†H. Kallivas
*J. L. Murphy

F. E. Pereira
†J. E. Petrino
*A. D. Russo
H. M. Torlone
J. Vangi
*A. F. Viola

Joseph Warren Co-operative Bank 2371 Washington Street (Roxbury District)

Date of Incorporation, April 26, 1910
Began Business, May 16, 1910

Monthly Bank Day: The third Monday of each month

Ernest A. Swan
President

Ernest A. Swan
Executive Officer
Albert L. Pelletier
Treasurer

Directors

*R. E. Anderson
†F. A. Cronin
†H. A. Dickert
†J. T. Donovan
W. J. Furlong
*R. Y. Hoeh
*E. J. Kane

*J. P. Lane
†D. M. Nixon
A. L. Pelletier
†L. M. Peters
*J. C. Pitcher
E. A. Swan
F. S. Waterman, III

Hyde Park Co-operative Bank 1172 River Street (Hyde Park District)

Date of Incorporation, March 26, 1886
Began Business, May 5, 1886

Monthly Bank Day: The first Wednesday of each month

Terence J. O'Donnell
President

Thomas P. McGrath
Treasurer

Thomas P. McGrath
Executive Officer

Bertha M. Lenz
Rose A. Marks
Assistant Treasurers

Directors

*R. A. Bruce
J. S. Cheverie
J. H. Farrell
†P. E. Finn
D. J. Houston
A. C. King, Jr.
T. P. McGrath

†J. F. McMahon
*T. J. O'Donnell
F. A. Ricci
*J. F. Rooney, Jr.
W. P. Slatery
†M. J. Walsh

Massachusetts Co-operative Bank 1442 Dorchester Avenue (Dorchester District)

Date of Incorporation, May 19, 1908
Began Business, May 28, 1908

Monthly Bank Day: The last business day of each month

Edward W. O'Hearn
President

John E. Duffy
Treasurer

Edward W. O'Hearn
Executive Officer

Catherine M. Dwyer
Assistant Treasurer

Directors

†W. M. Cahill, Jr.
P. A. Chapman
P. J. Cifrino
†E. J. Cody
†W. F. DeLue
†F. J. Dolan
*J. E. Duffy
R. P. Fitzgerald

J. E. Hurley
T. J. Kearns
E. V. Martin
*E. W. O'Hearn
*P. E. O'Hearn
*F. H. Pepper
C. P. Riley

*Member of Security Committee.

†Member of Finance Committee.

BOSTON**The Mattapan Co-operative Bank**
1575 Blue Hill Avenue (Mattapan District)Date of Incorporation, November 14, 1910
Began Business, December 20, 1910

Monthly Bank Day: The third Tuesday of each month

Oscar B. Keith

President

Henry L. Ricker

Treasurer

Oscar B. Keith

Executive Officer

Carl H. Kullen

*Assistant Treasurer***Directors**

†B. G. Cruckshank

*G. T. Curley

*R. A. Dwan

†E. E. Erickson

†J. H. Granstrom

*O. B. Keith

*A. E. King

*H. L. Ricker

C. K. Thurston

Meeting House Hill Co-operative Bank
200 Bowdoin Street (Dorchester District)Date of Incorporation, April 22, 1914
Began Business, May 14, 1914

Monthly Bank Day: The second Thursday of each month

William E. Wight

President

Thomas L. O'Keeffe

Treasurer

Thomas L. O'Keeffe

Executive Officer

Anna F. Barry

*Assistant Treasurer***Directors**

*C. R. Butts

†W. F. J. Downes

†W. J. Fitzgerald

†J. C. Moore

*T. L. O'Keeffe

R. F. Sheehan

*J. W. Traverse

*W. E. Wight

Merchants Co-operative Bank
125 Tremont StreetDate of Incorporation, December 20, 1881
Began Business, February 10, 1882

Monthly Bank Day: The fifteenth day of each month

Henry H. Pierce

President

Burt Hanson

Treasurer

Henry H. Pierce

Executive Officer

Girard N. Jones

Norman L. Hurd

Duncan MacAskill
*Assistant Treasurers***Directors**

†G. T. Bolster

*R. H. Hallowell, Jr.

†D. B. Lunt

*A. S. Macalaster

†R. C. Miner

*A. W. Phinney

*H. H. Pierce

C. E. Russell

E. D. Ryer

Dorchester Minot Co-operative Bank
782 Adams Street (Dorchester District)Date of Incorporation, June 19, 1923
Began Business, July 1, 1923**Branch Office**
15 Congress Street

Monthly Bank Day: The last business day of each month

Spencer F. Deming

President

Nelson F. Hermance,

*Jr.**Treasurer*

Nelson F. Hermance,

*Jr.**Executive Officer*

Elizabeth M.

MacDonald

*Assistant Treasurer***Directors**

A. E. Aronson

J. J. Beades

F. D. Branca

†F. A. Brunton

*C. L. Clapp

*S. F. Deming

*N. F. Hermance, Jr.

J. P. Holland

M. V. Huban

D. R. Hubbard

†G. N. Hurd, Jr.

R. K. Jennings

K. P. Lodge

*S. W. Manter

F. Y. Marshall

H. R. Martin

*J. J. McCrackin

*C. L. O'Reilly

G. S. Parker

E. S. Rollins

†W. J. Roman

*T. M. Stockman

Mt. Vernon Co-operative Bank
583 Boylston StreetDate of Incorporation, November 8, 1921
Began Business, November 8, 1921

Monthly Bank Day: The last business day of each month

Harold Ullian

President

Nathalie Rosenberg

Treasurer

S. Philip Gopen

*Vice President**Executive Officer*

Edward G. Grenier

*Assistant Treasurer***Directors**

†H. J. Borofsky

†R. M. Goldstein

*A. M. Gopen

D. Gopen

S. P. Gopen

M. Grossman

*M. S. Grossman

K. Kaplan

C. J. Robison

†C. Seigal

*H. Ullian

H. Wald

Mt. Washington Co-operative Bank
430 Broadway (South Boston District)Date of Incorporation, June 20, 1893
Began Business, June 21, 1893

Monthly Bank Day: The third Wednesday of each month

Dr. Thomas J. Giblin

President

Brendon Shea

Treasurer

Brendon Shea

Executive Officer

Paul G. Day

Charles P. Miller

*Assistant Treasurers***Directors**

*J. T. Curtis

J. T. Day

W. E. DiPesa

*T. J. Giblin

†F. J. Hannon

†P. T. Kendrick

J. J. McMorow

J. H. Murphy

J. J. O'Connor

†G. J. Pfannenstiehl

B. Shea

*S. J. Tomasello

*Member of Security Committee.

†Member of Finance Committee.

Pioneer Co-operative Bank 209 Berkeley Street

Date of Incorporation, July 26, 1877
Began Business, August 6, 1877

Monthly Bank Day: The tenth day of each month

Ira G. Hersey, Jr. <i>President</i>	Edward T. Wholley <i>Vice President</i>
John J. Murphy <i>Treasurer</i>	Isabel C. Arthur Muriel J. Stanger <i>Assistant Treasurers</i>

Directors

T. Cavanaugh	*J. J. Murphy
†J. J. Connolly	J. S. Nolan
†A. W. Hanson	E. F. Shamon
*I. J. Hersey, Jr.	*J. V. Smith
†M. Jenkins	K. W. Smith
†C. A. Lundquist	*E. T. Wholley
E. T. Matsuki	W. F. Wyman

Roslindale Co-operative Bank of Boston 40 Belgrade Avenue (Roslindale District)

Date of Incorporation, March 7, 1898
Began Business, April 20, 1898

Monthly Bank Day: The last business day of each month

D. Leo Lionberger <i>President</i>	Albert M. Taber <i>Executive Officer</i>
Albert M. Taber <i>Treasurer</i>	

Directors

E. C. Doherty	N. G. Papps
†E. W. Folsom	D. T. Robinson
†C. C. Gates	†H. L. Shufro
*D. L. Lionberger	A. M. Taber
*A. McNeil	*F. B. Williams, Jr.
W. L. O'Leary	

Roxbury-Highland Co-operative Bank 515 Centre Street (Jamaica Plain District)

Date of Incorporation, October 3, 1889
Began Business, November 1, 1889

Monthly Bank Day: The first Wednesday of each month

Charles E. Nichols <i>President</i>	John J. O'Donnell, Jr. <i>Executive Officer</i>
John J. O'Donnell, Jr. <i>Treasurer</i>	

Directors

*E. C. Bamberry	†F. L. McDonald
H. G. Bean	*C. E. Nichols
H. C. Bleiler	*J. J. O'Donnell, Jr.
*W. F. Bleiler	G. E. Plugge
†H. F. Cail	N. H. Simpson
†R. H. Jones, Jr.	

Telephone Workers' Co-operative Bank 50 Oliver Street

Date of Incorporation, March 10, 1925
Began Business, April 30, 1925

Monthly Bank Day: The last business day of each month

Paul J. Eaton <i>President</i>	John F. Couming <i>Executive Officer</i>
John F. Couming <i>Treasurer</i>	Mary F. Dynan <i>Assistant Treasurer</i>

Directors

*H. W. Bates	P. J. Eaton
†W. M. Benham	*L. R. Ford
J. J. Brennan	†W. D. Griffin
W. P. Brennan	*J. R. McLeish
†J. B. Coughlan	R. F. Williams
*J. F. Couming	

The Uphams Corner Co-operative Bank 564 Columbia Road (Dorchester District)

Date of Incorporation, January 4, 1928
Began Business, January 4, 1928

Monthly Bank Day: The second Monday of each month

C. Leighton Forbes <i>President</i>	Dorothy R. Coffey <i>Executive Officer</i>
Dorothy R. Coffey <i>Treasurer</i>	

Directors

A. F. Brady	*C. L. Forbes
S. F. Carchidi	*D. F. O'Connell
†W. F. Cleary	†F. O'Rourke
E. J. Clifford	†C. A. Young, II
*D. R. Coffey	

Volunteer Co-operative Bank 209 Washington Street

Date of Incorporation, November 16, 1887
Began Business, January 1, 1888

Monthly Bank Day: The third Wednesday of each month

Sidney Dunn <i>President</i>	Sidney Dunn <i>Executive Officer</i>
Paul F. Ochs <i>Treasurer</i>	Joseph E. Langone Maurice J. Angland <i>Assistant Treasurers</i>

Directors

†M. J. Connolly	W. W. Johnson
S. Dunn	*F. J. McFarland
†W. F. Finucane	*P. F. Ochs
P. L. Flynn, Jr.	*A. N. Osgood
A. J. Gartland	W. H. Sullivan, Jr.
†F. M. Gleason	

*Member of Security Committee.

†Member of Finance Committee.

BOSTON**Workmen's Co-operative Bank**
30 Congress StreetDate of Incorporation, June 9, 1880
Began Business, June 11, 1880**Branch Offices**

68 Summer Street

264 Massachusetts Avenue

1856 Centre Street, West Roxbury

100 River Street, Dorchester Lower Mills

Monthly Bank Day: The fifteenth day of each month

Everett P. Pope
*President*Michael J. Dunnigan
*Treasurer*Everett P. Pope
*Executive Officer*James F. Rynn
Roger B. Hitchcock
Armand St. CoeurMildred M. McLean
Jean T. Hall
John E. McDonald*Assistant Treasurers***Directors***W. C. Browne
*S. S. Dean
M. J. Dunnigan
J. W. Gerrity
†W. H. Gulliver, Jr.
†H. Holst*R. A. Ilg
*E. P. Pope
†F. T. Towle
*R. B. Tyler
*J. A. Whittemore, Jr.**BRAINTREE****The Baintree Co-operative Bank**
871 Washington StreetDate of Incorporation, June 24, 1889
Began Business, October 15, 1889

Monthly Bank Day: The third Tuesday of each month

Arthur L. Whitten
President
Arthur L. Whitten
*Treasurer*Arthur L. Whitten
Executive Officer
Rita W. G. Church
Mabel F. McMorris
*Assistant Treasurers***Directors**A. J. Bardetti
*H. I. Charnock
*C. R. Furlong
G. V. Jones
E. W. King
J. F. Leetch
†J. E. Maloney
†A. W. MoffattF. A. Parmenter
J. L. Ray
H. F. Robinson
W. B. Strathdee
A. P. Sullivan
†G. E. Trask
*A. L. Whitten**BRIDGEWATER****Bridgewater Co-operative Bank**
Corner South and Church StreetsDate of Incorporation, May 27, 1902
Began Business, June 16, 1902

Monthly Bank Day: The third Monday of each month

Franklin Mitchell
President
Harvey A. Wilber
*Treasurer*Harvey A. Wilber
Executive Officer
Mary C. Scully
*Assistant Treasurer***Directors**U. P. Baroni
*A. Brouillard
*D. C. Chamberlain
A. E. Cox, Jr.
†P. P. Dorr
R. J. Dowd
H. P. Dunn
*D. T. Gable†H. C. Graebe
H. D. Hunt
E. J. Madden
†H. Meserve
*F. Mitchell
W. J. Wall, Jr.
H. A. Wilber**BROCKTON****Campello Co-operative Bank**
1090 Main StreetDate of Incorporation, October 3, 1877
Began Business, October 8, 1877

Monthly Bank Day: The second Monday of each month

Walter A. Forbush
President
Jason W. Shurtleff
*Treasurer*Jason W. Shurtleff
Executive Officer
Emily L. Turner
Robert L. Smith
*Assistant Treasurers***Directors**†W. H. Anderson
*P. C. Bennett
R. W. Copeland
B. E. Crowell
W. A. Forbush
†W. A. Forbush, Jr.
*H. W. Harding*H. F. Hollis
J. E. McDuffy
D. R. Morse
*W. R. Morse
†F. H. Sargent, Jr.
*J. W. Shurtleff
C. F. Werner**BROOKLINE****Brookline Co-operative Bank**
264 Washington StreetDate of Incorporation, March 13, 1895
Began Business, May 2, 1895

Monthly Bank Day: The first Thursday of each month

Daniel G. Rollins
President
Walter A. Murphy
*Treasurer*Walter A. Murphy
Executive Officer
Louise A. Nyhan
*Assistant Treasurer***Directors***G. S. Barnaby
*J. M. Brown
G. R. Joslin
M. J. McLaughlin
†M. S. McNeilly*W. A. Murphy
†T. J. Noonan
*F. J. O'Hearn
D. G. Rollins
†R. S. Weeks, Jr.

*Member of Security Committee.

†Member of Finance Committee.

Chestnut Hill Co-operative Bank 1192 Boylston Street

Date of Incorporation, August 3, 1954
Began Business, October 1, 1954

Monthly Bank Day: The last business day of each month

Grafton Fay
President

Stanley Gruber
Treasurer

Stanley Gruber
Executive Officer

Roy A. Dyer
Assistant Treasurer

Directors

†T. Black
M. Cerel
H. B. Cohen
†M. Colten
*J. Condos
G. Fay
*H. E. Franks

*S. Gruber
*M. J. Levin
*M. C. Roberts
J. Silvano
†M. M. Starensier
E. A. Umlah
W. H. Whittemore

North Cambridge Co-operative Bank 2360 Massachusetts Avenue

Date of Incorporation, June 27, 1912
Began Business, July 9, 1912

Monthly Bank Day: The second Tuesday of each month

Peter J. Nelligan
President

John F. Griffin
Treasurer

John F. Griffin
Executive Officer

Marion A. Roche
Assistant Treasurer

Directors

C. A. Brusich
†J. L. Danehy
T. W. Danehy
*J. F. Griffin
T. W. Lynch
*F. A. Masse

†F. X. Masse
*D. M. Murphy
P. J. Nelligan
†J. J. Sullivan
*J. T. White

Reliance Co-operative Bank 15 Dunster Street

Date of Incorporation, July 16, 1889
Began Business, July 16, 1889

Monthly Bank Day: The tenth day of each month

John G. Wallwork
President

Stuart M. Mabie
Treasurer

John G. Wallwork
Executive Officer

Alan F. Dunakin
Donald M. Given
Assistant Treasurers

Directors

†A. T. Doyle
F. E. Gallivan
E. B. Hamilton
†A. G. MacKenzie
R. L. Masson
*H. F. Peak

†E. W. Phippen
*C. J. Sommer
*F. H. Townsend
*J. G. Wallwork
A. O. Wilson, Jr.

Coolidge Corner Co-operative Bank 1320 Beacon Street

Date of Incorporation, April 6, 1955
Began Business, May 25, 1955

Monthly Bank Day: The last business day of each month

Benjamin Yarchin
President

Benjamin Yarchin
Treasurer

Benjamin Yarchin
Executive Officer

Marjorie P. Dougherty
Assistant Treasurer

Directors

*N. Buchman
†S. Cooper
J. Lourie
F. Marcus
†E. R. Masters

*B. Phillips
†B. Riseman
A. Yarchin
*B. Yarchin

CAMBRIDGE

The Columbian Co-operative Bank 751 Massachusetts Avenue

Date of Incorporation, May 6, 1892
Began Business, June 9, 1892

Monthly Bank Day: The second Monday of each month

Arthur M. Wright
President

Richard J. McKelleget
Treasurer

Richard J. McKelleget
Executive Officer

Willard D. Wood
Assistant Treasurer

Directors

*D. H. Andrews
†L. Bartel
P. R. Corcoran, Jr.
*E. A. Crane
C. A. Higley

†F. J. Reardon
†G. K. Saurwein
A. J. Serino
*E. D. Wood
A. M. Wright

CANTON

Canton Co-operative Bank 510 Washington Street

Date of Incorporation, January 10, 1891
Began Business, February 10, 1891

Monthly Bank Day: The second Tuesday of each month

(Vacant)
President

Cabot Devoll, Jr.
Treasurer

Cabot Devoll, Jr.
Executive Officer

Directors

W. J. Carmichael
*C. Devoll, Jr.
†J. G. Galligan, Jr.
R. E. Hollister
†F. G. Jameson
*H. W. Merriam
H. N. Mosman

*C. V. Reynolds, Jr.
*W. C. Russell
C. H. Seavey
†H. W. Tate
A. A. Ward
*B. Wattles
N. N. Wentworth, Jr.

*Member of Security Committee.

†Member of Finance Committee.

CHELSEA**Chelsea Co-operative Bank**
407 BroadwayDate of Incorporation, October 25, 1910
Began Business, November 2, 1910

Monthly Bank Day: The last business day of each month

Walter E. Mutz
*President*Samuel B. Hayes
*Treasurer*Samuel B. Hayes
*Executive Officer*Irene A. Grzybinska
*Assistant Treasurer**Directors*E. F. Bowden
*R. A. Cummings
†J. W. Downes
†R. F. Hancock
*S. B. Hayes
†J. E. Henry*C. S. Hobart
W. E. Mutz
J. W. O'Donnell
C. L. Raffi
C. Richmond**The Provident Co-operative Bank**
360 BroadwayDate of Incorporation, September 25, 1885
Began Business, September 28, 1885

Monthly Bank Day: The fourth Monday of each month

Herbert D. Hancock
*President*Hazel P. Crowley
*Treasurer*Rodney E. Mixer
Vice President
*Executive Officer*Rita A. Neri
*Assistant Treasurer**Directors*†J. A. Baer
†J. F. Donovan
†R. F. Goldsworthy
*H. D. Hancock
*H. S. HillE. Hutchinson, Jr.
†G. J. King
F. J. Maroney
*R. E. Mixer
J. M. Tomasino**CHESTER****Chester Co-operative Bank**
Main StreetDate of Incorporation, December 31, 1923
Began Business, January 10, 1924

Monthly Bank Day: The second Thursday of each month

John A. Huffmire
*President*Lester W. Simmons
*Executive Officer*Lester W. Simmons
*Treasurer**Directors*†S. D. Barton
†R. T. Bevan
S. H. Eames
J. A. Huffmire
†C. G. Libardi
J. H. MullenG. W. Olds
*C. F. Pease
*W. A. Pease
E. H. Pratt
*T. Rose
L. W. Simmons**CHICOPEE****Chicopee Co-operative Bank**
35 Center StreetDate of Incorporation, June 12, 1909
Began Business, August 3, 1909

Monthly Bank Day: The first Tuesday of each month

John E. Connor
*President*Alfred J. Lapan
*Executive Officer*Alfred J. Lapan
*Treasurer**Directors*†A. J. Balakier
†A. L. Balthazard
*F. M. Beesley
*J. E. Connor
†R. J. Flanagan
*T. J. Grady, Jr.F. G. Gregory
S. F. Jorczak
*A. J. Lapan
*W. S. Olbrych
†J. J. Stachowicz
†H. J. Tessier**The Chicopee Falls Co-operative Bank**

4 Broadway, Chicopee

Date of Incorporation, September 13, 1923
Began Business, November 2, 1923

Monthly Bank Day: The first Friday of each month

Ralph P. Cunningham
*President*George N. Benoit
*Executive Officer*George N. Benoit
*Treasurer**Directors**G. N. Benoit
*R. P. Cunningham
†N. J. Forcier
*G. S. Hockenberry
P. H. O'TooleA. S. Roman
†W. A. Santos
F. J. Shea
†T. R. Therrien

*Member of Security Committee.

†Member of Finance Committee.

COHASSET**Pilgrim Co-operative Bank**
48 South Main StreetDate of Incorporation, April 26, 1916
Began Business, May 16, 1916

Monthly Bank Day: The third Tuesday of each month

Russell L. Fish
*President*Edward A. Mulvey
*Executive Officer*Edward A. Mulvey
*Treasurer*Edward T. Mulvey
*Assistant Treasurer**Directors**D. L. Agnew
*G. Churchill
†R. B. Coulter
*R. L. Fish
E. A. Mulvey†E. C. Rand
H. A. Severne
†M. E. Watts
*F. L. Westerhoff**CONCORD****Concord Co-operative Bank**
31 Walden StreetDate of Incorporation, December 19, 1921
Began Business, February 15, 1922

Monthly Bank Day: The last business day of each month

Gordon H. Ogilvie
*President*Gordon H. Ogilvie
*Executive Officer*Leslie F. Nelson
*Treasurer**Directors**H. W. Brown
A. L. Carr
C. T. Dolan
†M. L. Donaldson
E. R. Howard
*W. T. Magoon
F. C. McDonald*L. A. Murray
*J. E. Mutt
L. F. Nelson
*G. H. Ogilvie
J. J. Sheehan
†A. L. Spurr
†W. T. Wyman**DANVERS****The Danvers Co-operative Bank**
11 Maple StreetDate of Incorporation, August 24, 1892
Began Business, August 29, 1892

Monthly Bank Day: The last business day of each month

Harry S. Clark
*President*Harold H. Nylund
*Executive Officer*Harold H. Nylund
*Treasurer**Directors*†F. H. Chase
*H. S. Clark
†W. A. Cook
*W. C. Cook
*W. J. Cullen
†M. E. LandolphiE. H. Leary
*J. E. Morse, Jr.
C. J. Newbegin
H. H. Nylund
*J. C. Wilkins**DEDHAM****The Dedham Co-operative Bank**
402 Washington StreetDate of Incorporation, February 11, 1886
Began Business, February 16, 1886

Monthly Bank Day: The third Tuesday of each month

Dennis J. Hurley
*President*Robert A. Dewar
*Executive Officer*Robert A. Dewar
*Treasurer*Virginia A. Merino
*Assistant Treasurer**Directors*L. M. Blanke
*R. A. Dewar
R. A. Eaton
†V. B. Hitchins
J. D. Hodgdon
D. J. Hurley*A. R. Long
†F. W. Massey
†L. J. Murray
*E. W. Pilling
†L. T. Shine
A. P. Vitali**DIGHTON****North Dighton Co-operative Bank**
438 Spring StreetDate of Incorporation, April 14, 1890
Began Business, April 21, 1890

Monthly Bank Day: The second Monday of each month

Herbert E. Goff
*President*Stafford H. Hambly
*Executive Officer*Stafford H. Hambly
*Treasurer**Directors**P. H. Carr
H. T. Childs
†E. L. Goff, Jr.
†H. A. Goff
H. E. Goff
S. H. HamblyG. B. Lockhart
*F. W. Mayer
L. I. Phillips
S. J. Pickens
†A. B. Shaw
*E. M. Smith**EAST BRIDGEWATER****East Bridgewater Co-operative Bank**
6 Central StreetDate of Incorporation, February 25, 1913
Began Business, April 1, 1913

Monthly Bank Day: The last business day of each month

Richard F. Bartlett
*President*L. Robert Fisher
*Executive Officer*L. Robert Fisher
*Treasurer**Directors*R. F. Bartlett
H. W. Collamore
†V. D'Arpino
M. H. Davidson
L. R. Fisher
*G. J. Frahar
†R. A. Leland
†W. A. Luddy*N. E. Lundberg
C. E. Merrill
M. J. Pearson
*H. P. Perkins
M. F. Roach, Jr.
*J. Stengel
*E. E. Whitmore

EASTHAMPTON**Easthampton Co-operative Bank**
55 Union StreetDate of Incorporation, March 24, 1900
Began Business, April 2, 1900

Monthly Bank Day: The last business day of each month

William C. Fickert Robert F. Ebert
President *Executive Officer*Robert F. Ebert
*Treasurer***Directors**

*W. S. Babcock	†A. J. Kendrew
*H. E. Bailey	†J. A. Laprade
†H. W. Czelusniak	P. M. McIntosh
R. F. Ebert	*W. G. Schmidt
*W. C. Fickert	

EASTON**The North Easton Co-operative Bank**
93 Main StreetDate of Incorporation, April 17, 1889
Began Business, April 23, 1889

Monthly Bank Day: The third Monday of each month

Denis C. Brophy	Richard P. Bissett
<i>President</i>	<i>Executive Officer</i>
Richard P. Bissett	Lorraine E. Gomes
<i>Treasurer</i>	<i>Assistant Treasurer</i>

Directors

J. Brenner	*G. H. Knapp
*D. C. Brophy	C. A. Perkins
†A. N. Carlson	†H. L. Porter, Jr.
*G. L. Copeland	†F. W. Williams, Jr.
R. P. Howard	

EVERETT**Everett Co-operative Bank**
419 BroadwayDate of Incorporation, September 24, 1890
Began Business, October 14, 1890

Monthly Bank Day: The third Monday of each month

Harland B. Newton	Harold J. Curtis
<i>President</i>	<i>Executive Officer</i>
Harold J. Curtis	Grace W. Card
<i>Treasurer</i>	Robert P. Lamprey
	<i>Assistant Treasurers</i>

Directors

*H. J. Curtis	*H. E. Mason
†M. J. DeLeo	R. W. Nelson
A. F. Ensor	H. B. Newton
†J. R. Leighton	*M. G. Sanborn
A. H. MacKinnon	D. C. Stiles
†J. D. Malcolm	B. G. Teel

Glendale Square Co-operative Bank
715 BroadwayDate of Incorporation, May 15, 1928
Began Business, May 31, 1928

Monthly Bank Day: The second Saturday of each month

James P. Mulrennan Anthony R. DeVelis
President *Executive Officer*Anthony R. DeVelis
*Treasurer***Directors**

C. Barbarisi	†W. H. Gerety
*J. Bloomberg	*E. S. Mitchell
†J. M. Carroll	*J. P. Mulrennan
†P. J. Crowley	A. Philbin
S. Edelstein	

FALL RIVER**The Fall River People's Co-operative Bank**
30 Bedford StreetDate of Incorporation, December 1, 1888
Began Business, December 12, 1888

Monthly Bank Day: The second Wednesday of each month

Preston H. Hood	William D. Palmer
<i>President</i>	<i>Executive Officer</i>
William D. Palmer	Rene B. Beaulieu
<i>Treasurer</i>	Hilda P. Bennett
	<i>Assistant Treasurers</i>

Directors

A. B. Almy	†E. V. D. Mills
†A. H. Davis	W. D. Palmer
*D. J. Friar	*J. Sampson
†P. H. Hood	A. G. Schofield
P. H. Hood, Jr.	G. L. Sisson
*W. W. Leeming	

The Lafayette Co-operative Bank
60 Bedford StreetDate of Incorporation, April 11, 1894
Began Business, May 3, 1894

Monthly Bank Day: The last business day of each month

J. Edward Lajoie	Raymond H. Bibeau
<i>President</i>	<i>Executive Officer</i>
Raymond H. Bibeau	Charles F. Whitehead
<i>Treasurer</i>	<i>Assistant Treasurer</i>

Directors

*R. H. Bibeau	W. T. Manning, Jr.
N. H. Boule	†H. C. Padelford
*F. L. Collins, Jr.	†J. O. St. Denis
*O. Dumont	F. M. Silvia, Jr.
J. E. Lajoie	†F. B. Zebrasky

*Member of Security Committee.

†Member of Finance Committee.

Troy Co-operative Bank 15 Purchase Street

Date of Incorporation, July 10, 1880
Began Business, July 20, 1880

Monthly Bank Day: The third Tuesday of each month

William C. Harrison <i>President</i>	Donald H. Landry <i>Executive Officer</i>
Donald H. Landry <i>Treasurer</i>	F. Arthur Parkhurst <i>Assistant Treasurer</i>

Directors

*E. S. Bliss	*E. J. Cote
R. A. Bogle	*W. C. Harrison
†C. Buffington	D. H. Landry
†C. R. Cain	†F. P. Smith
*T. J. Carey	S. J. Waring, Jr.

FALMOUTH

The Falmouth Co-operative Bank Davis Straits

Date of Incorporation, May 22, 1925
Began Business, June 12, 1925

Monthly Bank Day: The second Tuesday of each month

William W. Peters <i>President</i>	Leo F. Kogut <i>Executive Officer</i>
Leo F. Kogut <i>Treasurer</i>	Annie B. Studley <i>Assistant Treasurer</i>

Directors

*G. Beale	†G. C. Lawrence
G. H. Bigelow	M. R. Lawrence
S. Crosby	*H. I. McLane
*A. W. Dyer	†J. B. Miskell, Jr.
C. E. Hall	*C. E. Morrison
R. C. Jenkins	W. W. Peters
*L. F. Kogut	†U. J. Tassinari
A. E. Landers	

FITCHBURG

Fidelity Co-operative Bank 675 Main Street

Date of Incorporation, April 25, 1888
Began Business, May 8, 1888

Monthly Bank Day: The last business day of each month

Milton A. Barrett <i>President</i>	Milton A. Barrett <i>Executive Officer</i>
Ruby E. Murch <i>Treasurer</i>	Francis M. Metterville <i>Assistant Treasurer</i>

Directors

*W. E. Anglim	W. H. Dolan
*W. G. Arnold	M. Ford
†W. E. Aubuchon	*W. H. B. Fraas
*M. A. Barrett	†C. P. Johnson
M. A. Barrett, Jr.	†D. Richards
A. Crocker	P. F. San Clemente

FRAMINGHAM

Framingham Co-operative Bank 59 Howard Street

Date of Incorporation, April 18, 1889
Began Business, May 6, 1889

Branch Office 828 Concord Street

Monthly Bank Day: The first Monday of each month

Philip R. O'Brien <i>President</i>	Kenneth L. Atwell <i>Vice President</i>
Charles W. Hickson <i>Treasurer</i>	<i>Executive Officer</i>
	Bernard R. Kane
	Royal E. Haynes, Jr.
	<i>Assistant Treasurers</i>

Directors

R. L. Allen	J. T. Hargraves
†A. A. Anderson	*G. E. Heiber
K. L. Atwell	*J. G. Matheson
*D. F. Copeland	*G. F. Murphy
†N. Dershowitz	P. R. O'Brien
H. N. Dowse	†J. A. Turner
†E. F. Garbarino	*W. S. Walsh

South Middlesex Co-operative Bank 79 Union Avenue

Date of Incorporation, November 19, 1920
Began Business, January 13, 1921

Monthly Bank Day: The third Monday of each month

Raymond J. Callahan <i>President</i>	Anna M. Gorman <i>Executive Officer</i>
Anna M. Gorman <i>Treasurer</i>	Mildred A. Callahan <i>Assistant Treasurer</i>

Directors

*W. B. Brockelman	P. Ottaviani
*R. J. Callahan	†E. J. Phair
A. M. Colonna	†D. F. Prince
*S. H. Cushing	B. V. Schofield
J. L. Haas	J. J. Sheehan
†J. C. Merriam	*I. J. Stapleton
J. J. O'Connor	

FRANKLIN

Dean Co-operative Bank 68 Main Street

Date of Incorporation, June 15, 1889
Began Business, July 2, 1889

Monthly Bank Day: The first Tuesday of each month

(Vacant) <i>President</i>	Charles J. Swenson, Jr. <i>Executive Officer</i>
Charles J. Swenson, Jr. <i>Treasurer</i>	Emma J. Catalano <i>Assistant Treasurer</i>

Directors

†W. L. Abbott	E. R. Kussmaul
*A. Bullukian	R. E. Lougee
*J. B. Cataldo	E. B. Parmenter
†C. R. DeWitt	*C. J. Swenson, Jr.
D. Garelick	†E. G. Taylor
*A. C. Gowing	

GARDNER**The Chair-Town Co-operative Bank**
74 Main StreetDate of Incorporation, January 22, 1915
Began Business, January 26, 1915

Monthly Bank Day: The fourth Tuesday of each month

Otto Hakkinen <i>President</i>	Harry K. Edgell <i>Executive Officer</i>
	Harry K. Edgell <i>Treasurer</i>

Directors

†G. A. Anderson	†S. H. Hartshorn, Jr.
J. F. Bohman	*A. P. Kraskouskas
*H. F. Brown	A. J. Richard
F. E. Depinet	B. J. Riley
*H. K. Edgell	F. D. Tousignant
*O. Hakkinen	†R. A. Wood

Gardner Co-operative Bank
33 Pleasant StreetDate of Incorporation, January 14, 1889
Began Business, March 27, 1889

Monthly Bank Day: The second Tuesday of each month

Charles C. Brooks, Jr. <i>President</i>	Howard M. Tipton <i>Executive Officer</i>
	Howard M. Tipton <i>Treasurer</i>

Directors

*J. E. Andersson	F. H. LeBlanc
*A. A. Bent	*R. F. Porter
C. C. Brooks, Jr.	*C. B. Roche, Jr.
†H. E. Drake, Jr.	*H. M. Tipton
R. W. Kelley	†R. H. Tousignant
†T. P. Kelly, Jr.	†G. R. Van Iderstine
H. S. Kendall	*R. F. Wood

GLOUCESTER**Gloucester Co-operative Bank**
85 Middle StreetDate of Incorporation, March 2, 1887
Began Business, April 14, 1887

Monthly Bank Day: The second Thursday of each month

Alexander J. Guittarr <i>President</i>	Alexander J. Guittarr <i>Executive Officer</i>
John C. Frithsen <i>Treasurer</i>	Melvin P. Olson, Jr. <i>Assistant Treasurer</i>

Directors

†T. W. Dolan	*A. J. Guittarr
*S. J. Favazza	D. F. Harris
C. F. Foley	*J. J. Lowrie
J. C. Frithsen	†A. H. Nutton
*C. H. Gibbs	*G. H. Tarr
J. C. Greeley, Jr.	†R. L. Thompson

GRAFTON**Grafton Co-operative Bank**
21 Central SquareDate of Incorporation, October 19, 1887
Began Business, November 10, 1887

Monthly Bank Day: The second Thursday of each month

T. Earle Hinchliffe <i>President</i>	Armand H. Lapierre <i>Executive Officer</i>
Armand H. Lapierre <i>Treasurer</i>	Ruth F. Cooley <i>Assistant Treasurer</i>

Directors

†E. E. Adams	T. E. Hinchliffe
†F. O. Barr	*A. H. Lapierre
*W. E. Barr	A. C. Marsters
R. F. Bath, Jr.	*G. W. Rice
S. L. Davenport	H. A. Simmons
*C. H. Earnshaw	†G. L. Spence

GREAT BARRINGTON**The Housatonic Co-operative Bank**
264 Main StreetDate of Incorporation, June 12, 1889
Began Business, July 1, 1889

Monthly Bank Day: The first Monday of each month

William V. Seeley <i>President</i>	Ross H. Whittier <i>Executive Officer</i>
Ross H. Whittier <i>Treasurer</i>	Alice S. Parrish <i>Assistant Treasurer</i>

Directors

†L. Barbieri	*J. Maslowski
†N. Brickman	W. P. Murtagh
†D. O. Ford	*W. V. Seeley
†C. W. French	*J. P. Tracy
*A. E. Gerard	R. H. Whittier
†J. E. Hassett	

GREENFIELD**Greenfield Co-operative Bank**
63 Federal StreetDate of Incorporation, June 21, 1905
Began Business, July 11, 1905

Monthly Bank Day: The second Tuesday of each month

Eugene L. Bond <i>President</i>	Ralph L. Bassett <i>Executive Officer</i>
Ralph L. Bassett <i>Treasurer</i>	Harold F. Lawler <i>Assistant Treasurer</i>

Directors

†J. W. Ballard, Jr.	*L. H. Reed
*R. L. Bassett	C. H. Rose
*E. L. Bond	M. C. Skilton
*D. W. Clark	P. Tedesco, Jr.
†L. A. Comins	W. C. Wentworth
H. F. Lawler	†F. A. Yeaw

*Member of Security Committee.

†Member of Finance Committee.

HAVERHILL**Haverhill Co-operative Bank**
117 Merrimack StreetDate of Incorporation, August 20, 1877
Began Business, September 3, 1877

Monthly Bank Day: The first Monday of each month

James R. Page
*President*Albert J. Ingham
*Treasurer*Albert J. Ingham
*Executive Officer*Baker Adams
Joseph Wyatt
*Assistant Treasurers***Directors**B. Adams
N. Bendetson
†G. H. Cranton
G. S. Davis
E. E. Gage
G. E. Goodrich
*H. M. Goodwin
†J. H. Goodwin
H. J. Gray
†H. C. HarrisonB. D. Harvey
*A. J. Ingham
K. R. Johnson
*N. C. Johnson
*R. B. Kimball
*J. F. Maguire
J. R. Page
N. Peterson
†W. S. Soroka
*C. H. Stevens**Whittier Co-operative Bank**
One Washington SquareDate of Incorporation, November 4, 1895
Began Business, November 19, 1895

Monthly Bank Day: The third Tuesday of each month

William R. Shepherd
*President*Laura G. Pettengill
*Treasurer*William R. Shepherd
*Executive Officer*Irene H. Berube
*Assistant Treasurer***Directors***R. E. Denoncour
†W. M. Knott
†R. G. Malbon
E. F. Ornsteen
†T. E. Pike*W. R. Shepherd
†J. L. Shevenell
*D. P. Stone
P. J. Tikelis
*L. B. Whiting**HINGHAM****The Hingham Co-operative Bank**
71 Main StreetDate of Incorporation, June 1, 1889
Began Business, June 5, 1889

Monthly Bank Day: The first Wednesday of each month

Harold L. Downing
*President*Elliott W. Worcester
*Treasurer*Elliott W. Worcester
*Executive Officer*Eleanor J. Perkins
*Assistant Treasurer***Directors**H. R. Baker, Jr.
F. S. Barbuto
†M. G. Douglas
*H. L. Downing
†J. J. Gordon
*A. W. KimballK. G. MacLeod
W. R. Marden
*L. W. Perkins
†N. J. Platner, Jr.
E. W. Worcester**HOLBROOK****The Holbrook Co-operative Bank**
95 North Franklin StreetDate of Incorporation, June 9, 1888
Began Business, June 11, 1888

Monthly Bank Day: The second Tuesday of each month

John J. Barry
*President*Alphonse R. Uva
*Treasurer*Alphonse R. Uva
*Executive Officer*Myrtle M. Lutz
*Assistant Treasurer***Directors**†J. J. Barry
W. R. Cartwright
*S. C. Ellis
*G. J. Hagerty
*V. M. Hogan
A. E. HookerD. L. Ley
*J. F. Megley
*A. E. Moran
†R. M. Stikleather
A. R. Uva
†R. A. Weeks**HOLYOKE****The City Co-operative Bank**
300 High StreetDate of Incorporation, July 16, 1889
Began Business, July 23, 1889

Monthly Bank Day: The last bank business day of the month

Fernand R. Ducharme
*President*France R. Lacoste
*Treasurer*Fernand R. Ducharme
*Executive Officer*Monique Ducharme
*Assistant Treasurer***Directors***E. Bouchard
C. R. Brunelle
*R. P. Charest
†L. J. Denys
F. R. Ducharme
E. D. Hallisey†R. W. Kuc
*A. R. Larose
E. J. Martineau
L. A. Stankiewicz
†R. F. Stebbins**Holyoke Co-operative Bank**
235 Maple StreetDate of Incorporation, July 24, 1880
Began Business, August 25, 1880

Monthly Bank Day: The last business day of each month

E. C. Tucker
*President*Stevenson T. Nelson
Executive Officer
Stevenson T. Nelson
*Treasurer***Directors***R. Astley
E. J. Bayon
†I. L. Eskenasy
J. F. Gibson
†C. M. Gillette
C. L. Kirkpatrick*L. R. Neddo
*S. T. Nelson
E. S. O'Donnell
†F. Snyder
E. H. Stuebi
E. C. Tucker

HUDSON**The Hudson Co-operative Bank**
12 Pope StreetDate of Incorporation, October 22, 1885
Began Business, November 19, 1885

Monthly Bank Day: The third Thursday of each month

Harriman A. Reardon <i>President</i>	Edward E. Sumpter <i>Executive Officer</i>
Edward E. Sumpter <i>Treasurer</i>	Charlotte H. Drinkwine <i>Assistant Treasurer</i>

Directors

*E. V. Aldrich	R. A. Knight
*G. A. Durand	*L. L. Parker
†M. A. Fillmore	O. L. Perrault
*W. S. Greeley	H. A. Reardon
*J. J. Henderson	†T. A. Walsh
†A. F. Kerdok	

HULL**Hull Co-operative Bank**
4 Samoset AvenueDate of Incorporation, April 21, 1955
Began Business, May 31, 1955

Monthly Bank Day: The last business day of each month

Isadore L. Rosenblum <i>President</i>	William G. Spradlin <i>Executive Officer</i>
William G. Spradlin <i>Treasurer</i>	John G. Anastos <i>Assistant Treasurer</i>

Directors

*J. G. Anastos	A. J. Minevitz
V. W. Bertsch	B. E. Oster
†O. F. Brides	†J. J. Pearl
*A. Cadish	I. L. Rosenblum
R. Epstein	*H. C. Ross
P. D. Fine	*W. G. Spradlin
*C. A. LaCentra	A. Winer
†E. Minelli, Jr.	

IPSWICH**Ipswich Co-operative Bank**
8 Market StreetDate of Incorporation, July 8, 1913
Began Business, July 14, 1913

Monthly Bank Day: The second Monday of each month

Charles A. Mallard <i>President</i>	Charles A. Mallard <i>Executive Officer</i>
George H. Geddes <i>Treasurer</i>	S. Anne Carr <i>Assistant Treasurer</i>

Directors

T. J. Ciolek	A. R. Philpott
†E. L. Elliott	*H. E. Porter
D. M. Jewett	†N. L. Quint
*L. M. King	P. N. Soffron
*G. E. Levesque	†E. Streiff
*C. A. Mallard	B. M. Sullivan
*E. J. Marcocelle	N. V. White
A. B. C. Mulholland	

LAWRENCE**Atlantic Co-operative Bank**
320 Essex StreetDate of Incorporation, March 26, 1891
Began Business, April 30, 1891

Monthly Bank Day: The last business day of each month

William E. Moriarty <i>President</i>	William E. Moriarty <i>Executive Officer</i>
William E. Moriarty <i>Treasurer</i>	Vera G. Pedrick <i>Assistant Treasurer</i>

Directors

C. Ash	*W. E. Moriarty
D. F. Cahill	†L. F. Nolet
*F. G. Caspar	M. Prevost
C. F. Dewhirst	†J. C. Reardon
W. F. Eastman	*E. V. Reed
†H. W. Leitch	*J. A. Torrisi

Lawrence Co-operative Bank
300 Essex StreetDate of Incorporation, March 12, 1888
Began Business, April 6, 1888

Monthly Bank Day: The last business day of each month

Edward R. Marston <i>President</i>	Edward R. Marston <i>Executive Officer</i>
Kenneth A. Ryder <i>Treasurer</i>	Agnes McIntosh <i>Assistant Treasurer</i>

Agnes McIntosh
*Assistant Treasurer***Directors**

*T. E. Andrew, Jr.	†W. W. Kurth
*P. F. Danforth	*E. R. Marston
†R. G. Doyle	K. A. Ryder
J. H. Eaton, III	W. C. Wilson, Jr.
†J. H. Kellett	

The Merrimack Co-operative Bank
264 Essex StreetDate of Incorporation, April 2, 1892
Began Business, April 28, 1892

Monthly Bank Day: The first Friday of each month

Francis J. Buckley <i>President</i>	Charles A. McCarthy <i>Vice President</i>
Charles A. Avallone <i>Treasurer</i>	<i>Executive Officer</i>

Directors

*C. A. Avallone	*E. F. Jones
†F. J. Buckley	C. A. McCarthy
N. F. DeCesare	†C. J. McCarthy
*W. V. Demers	†L. R. Viger
*J. A. Hurley	

*Member of Security Committee.

†Member of Finance Committee.

LOWELL**B. F. Butler Co-operative Bank**
10 Hurd StreetDate of Incorporation, October 30, 1901
Began Business, November 1, 1901

Monthly Bank Day: The first Friday of each month

Leon D. Abbott
*President*John H. Pearson
*Executive Officer*John H. Pearson
*Treasurer*Edith A. Sanborn
*Assistant Treasurer**Directors*†D. W. Abbott
*L. D. Abbott
A. R. Blazon
†C. V. Dodge
*W. R. Jeyes, Jr.†J. F. Murray
A. F. D. Pearson
*J. H. Pearson
W. Pearson
R. L. Richardson, Jr.**Lowell Co-operative Bank**
18 Hurd StreetDate of Incorporation, April 23, 1885
Began Business, May 14, 1885

Monthly Bank Day: The first Friday after the tenth day of each month

Francis M. Qua
*President*Norman U. Armour
*Executive Officer*Norman U. Armour
*Treasurer*Benjamin A. Harrison
*Assistant Treasurer**Directors**N. U. Armour
P. E. Dozois
J. C. Egan
E. Hockmeyer
*R. A. Johnson
†W. C. Lahue†B. C. Leahy
*E. R. O'Heir
F. M. Qua
†R. E. Runels
E. J. Watt**LYNN****Equitable Co-operative Bank**
87 Oxford StreetDate of Incorporation, October 2, 1877
Began Business, October 8, 1877

Monthly Bank Day: The first Wednesday of each month

Frederick W. Hixon
*President*Fred P. Newton
*Executive Officer*Fred P. Newton
*Treasurer*James G. Perkins, Jr.
Ruth M. Collins
*Assistant Treasurers**Directors*R. M. Collins
*E. N. Fuller
†A. N. Hammer
*H. F. Harvey
*F. W. Hixon
†D. L. MacdonaldG. W. Mattson
*F. P. Newton
J. G. Perkins
A. C. Reynolds
†W. M. Shaw**Lincoln Co-operative Bank**
40 Central SquareDate of Incorporation, April 7, 1909
Began Business, April 26, 1909

Monthly Bank Day: The last business day of each month

Francis E. Ingalls
*President*Francis E. Ingalls
*Executive Officer*Alan B. Ingalls
*Treasurer*M. Irene McEntee
*Assistant Treasurer**Directors*W. A. Bishop
*G. C. Curtis
A. B. Ingalls
*F. E. Ingalls
F. P. Keach
*H. Kozlowski†C. E. Lundgren
†W. R. Noyes, Jr.
W. M. Nye
†N. J. Randall
*H. O. Silsbee, II
*J. E. Spinney**Lynn Co-operative Bank**
9 Willow StreetDate of Incorporation, November 8, 1891
Began Business, November 23, 1891

Monthly Bank Day: The first Monday of each month

Walter E. Richardson
*President*Allan B. Bethune
*Executive Officer*Allan B. Bethune
*Treasurer*David A. Bethune
*Assistant Treasurer**Directors**A. B. Bethune
*D. A. Bethune
L. B. Campbell
†E. N. Downing
W. B. Hilton*W. E. Richardson
†W. E. Sears
*C. L. Stover
†R. E. Wells**MALDEN****Fellsway Co-operative Bank**
353 Main StreetDate of Incorporation, April 7, 1915
Began Business, June 7, 1915

Monthly Bank Day: The first Monday of each month

William W. Hall
*President*Charles A. Ferguson, Jr.
*Executive Officer*Charles A. Ferguson, Jr.
*Treasurer*Fred W. Palmerino
*Assistant Treasurer**Directors*†N. E. Boyle
†E. W. Fitzgerald
H. W. Fitzpatrick
*W. W. Hall
A. L. Jacobson†J. R. Mucci
*F. H. Reed
G. W. Shinney
*S. P. Volpe

*Member of Security Committee.

†Member of Finance Committee.

MALDEN**Malden Co-operative Bank**
20 Exchange StreetDate of Incorporation, April 27, 1887
Began Business, May 9, 1887

Monthly Bank Day: The second Monday of each month

Lawrence H. Marston <i>President</i>	Lawrence H. Marston <i>Executive Officer</i>
Carl B. Norris <i>Treasurer</i>	Kenneth L. Goddard <i>Assistant Treasurer</i>

Directors

G. D. Atkinson	J. Millen
*T. H. Bush	†A. E. Morton
G. M. Edwards	†E. C. Sweezy
*J. H. Koniares	†R. P. Wilder
*L. H. Marston	

MANSFIELD**Mansfield Co-operative Bank**
80 North Main StreetDate of Incorporation, March 10, 1883
Began Business, March 21, 1883

Monthly Bank Day: The third Wednesday of each month

Everett A. Horton <i>President</i>	James A. Wheeler <i>Executive Officer</i>
James A. Wheeler <i>Treasurer</i>	Raymond H. Hayes <i>Assistant Treasurer</i>

Directors

†L. D. Anese	†C. S. Mason
*C. M. Briggs	D. V. Morse
J. A. Cataloni	*P. L. Slayton
R. C. Curriuan	*C. B. Turner, Jr.
F. J. Fox	†C. A. Wheeler
E. A. Horton	J. A. Wheeler

MARBLEHEAD**The Marblehead Co-operative Bank**
109 Pleasant StreetDate of Incorporation, May 5, 1886
Began Business, May 6, 1886

Monthly Bank Day: The first Thursday of each month

W. Gerry Martin <i>President</i>	Clarence E. Chapman <i>Executive Officer</i>
Clarence E. Chapman <i>Treasurer</i>	

Directors

*J. I. Carey	J. D. Hill
B. R. Chadwick	*W. G. Martin
C. E. Chapman	F. N. Osborne
E. S. Clark, Jr.	D. M. Stacey
†C. M. Damon	*A. L. Swasey
†J. A. M. Dow	G. E. Taylor, Jr.
J. H. Ferguson	A. D. Tucker
†W. K. Goodwin	

MARLBOROUGH**The Marlborough Co-operative Bank**
175 Main StreetDate of Incorporation, April 16, 1890
Began Business, May 1, 1890

Monthly Bank Day: The second Friday of each month

Frederick W. Pratt <i>President</i>	Cecil E. Standish <i>Executive Officer</i>
Cecil E. Standish <i>Treasurer</i>	Richard K. Cogswell <i>Assistant Treasurer</i>

Directors

†A. H. Bastien	F. W. Pratt
*F. N. Bearce	C. E. Standish
†E. F. Cook	*J. W. Temple
*A. M. Forbush	†C. E. Williams
*N. Forbush	T. A. Williams
H. Moineau	

MEDFORD**Community Co-operative Bank**
112 Medford StreetDate of Incorporation, August 7, 1956
Began Business, October 2, 1956*Branch Office*

271 Spring Street

Monthly Bank Day: The last business day of each month

Sherwood J. Tarlow <i>President</i>	John D. Hand <i>Vice President</i>
Theodore S. Samet <i>Treasurer</i>	<i>Executive Officer</i>

Directors

C. E. Bleiler	J. P. Meehan
†M. F. Breen	*R. A. Mullis
†J. J. Cirigliano	T. S. Samet
*B. F. Faulkner	*M. M. Sloane
*J. D. Hand	†H. I. Stoller
*M. Juskalian	S. J. Tarlow

Hillside-Cambridge Co-operative Bank
356 Boston AvenueDate of Incorporation, September 5, 1877
Began Business, September 12, 1877

Monthly Bank Day: The first Tuesday of each month

George S. Miller <i>President</i>	Donald N. Sleeper <i>Executive Officer</i>
Donald N. Sleeper <i>Treasurer</i>	Flora S. Harris <i>Assistant Treasurer</i>

Directors

C. D. Bain	†A. F. Kearin
F. J. Callahan	†A. W. Leighton
H. N. Craig, Jr.	*G. S. Miller
†R. M. Craig	D. N. Sleeper
*J. L. Donovan	D. N. Sleeper, Jr.
F. A. Feldman	*G. W. Sleeper
A. S. Hurlburt	H. C. Valcour
H. S. Johnson	

*Member of Security Committee.

†Member of Finance Committee.

The Medford Co-operative Bank 60 High Street

Date of Incorporation, June 21, 1886
Began Business, July 7, 1886

Monthly Bank Day: The first Wednesday of each month

Rufus H. Bond <i>President</i>	A. Henry Craft <i>Vice President</i>
Cecelia G. Hussey <i>Treasurer</i>	<i>Executive Officer</i>

Directors

R. H. Bond	*C. S. Leonard
†J. J. Carew	W. Lippman
†M. B. Collins	†A. R. Staffier
*A. H. Craft	E. V. Telfer
*P. A. Hall	G. P. Trodella
K. Hudson	

West Medford Co-operative Bank 430 High Street

Date of Incorporation, May 9, 1924
Began Business, June 10, 1924

Monthly Bank Day: The second Wednesday of each month

J. Raymond Gaffey <i>President</i>	Robert M. Barclay <i>Executive Officer</i>
Robert M. Barclay <i>Treasurer</i>	Sigrid M. Erickson <i>Assistant Treasurer</i>

Directors

*R. M. Barclay	J. Kazanjian
A. W. Byam	A. Maggione
*J. R. Gaffey	†W. Marchese
†E. T. Gilligan	*F. W. Marshall, Jr.
G. P. Hassett	R. B. Rismann
F. W. Holmes	†W. R. Ward

MEDWAY

Medway Co-operative Bank 167 Village Street

Date of Incorporation, September 7, 1915
Began Business, October 5, 1915

Monthly Bank Day: The first Tuesday of each month

John H. Reardon <i>President</i>	Anne L. Beksha <i>Assistant Treasurer</i>
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Directors

*F. B. Clark	D. L. Murphy
A. T. Handverger	*J. H. Reardon
F. J. Kelley	A. L. Saunders
†T. S. Lydon	H. L. Shenker
W. J. Malloy	H. E. Sherman
†R. J. Martin	*J. J. Sullivan
*D. J. Murphy	†C. L. Turner

MELROSE

Melrose Co-operative Bank 638 Main Street

Date of Incorporation, April 4, 1890
Began Business, April 20, 1890

Monthly Bank Day: The first Monday of each month

Ernest W. Lay <i>President</i>	Robert L. Hutchinson <i>Executive Officer</i>
Robert L. Hutchinson <i>Treasurer</i>	Dorothy J. White <i>Assistant Treasurer</i>

Directors

*H. A. Gilbert	R. C. LeSaffre
B. Gittes	J. C. McBain
*R. L. Hutchinson	*E. F. Perkins
†H. W. Jones	H. T. Rand
S. H. Jones	†E. C. Swim
J. W. Killam, Jr.	P. P. Whitehead
†E. W. Lay	C. B. Wills

MERRIMAC

The Economy Co-operative Bank 6 Church Street

Date of Incorporation, July 26, 1889
Began Business, August 12, 1889

Monthly Bank Day: The second Monday of each month

Roy C. Journeay <i>President</i>	Wilfred G. Journeay <i>Executive Officer</i>
Wilfred G. Journeay <i>Treasurer</i>	

Directors

†B. C. Bickum	†G. F. Gibbs
*U. N. Corson	†R. C. Journeay
*L. L. Dow	W. G. Journeay
*H. M. Emery	

METHUEN

Methuen Co-operative Bank 243 Broadway

Date of Incorporation, April 4, 1923
Began Business, April 13, 1923

Monthly Bank Day: The last business day of each month

Ernest E. Richardson <i>President</i>	Alfred Eaton, Jr. <i>Executive Officer</i>
Alfred Eaton, Jr. <i>Treasurer</i>	Helen G. Kelleher <i>Assistant Treasurer</i>

Directors

†R. J. Boddy	K. R. Hyde
D. J. Clegg	*J. P. Lane
†C. A. Dodge	S. Pickles
A. Eaton, Jr.	J. C. Proctor, Sr.
A. B. Gordon	*E. E. Richardson
†F. E. Hoyle	*H. A. Tatone

*Member of Security Committee.

†Member of Finance Committee.

MIDDLEBOROUGH

Middleborough Co-operative Bank
30 South Main Street

Date of Incorporation, April 12, 1889
Began Business, May 1, 1889

Monthly Bank Day: The third Tuesday of each month

Lorenzo Wood
President

William C. MacLeod
Treasurer

Harold J. Donner
Vice President

Executive Officer

John B. Lynde
George W. Stetson, Jr.
Assistant Treasurers

Directors

H. A. Atkins
H. K. Atkins
P. R. Callan
F. D. Costello
G. P. Deane
*H. J. Donner
†J. R. Kyroutz
†D. F. McNearney

*R. A. Nourse
*J. F. Riley
*H. W. Sears
A. A. Thomas
R. B. Willmot
*L. Wood
†L. Wood, Jr.

MILLBURY

Millbury Co-operative Bank
97 Elm Street

Date of Incorporation, January 30, 1926
Began Business, February 10, 1926

Monthly Bank Day: The second Wednesday of each month

Warren B. Harris
President

John R. Dalrymple
Executive Officer

John R. Dalrymple
Treasurer

Directors

*R. E. Blair
C. A. Carlson
*J. R. Dalrymple
†J. Higginbottom
W. B. Harris
*W. E. Johnson
A. J. Lehtinen

C. W. Monigle
J. W. Owen
C. L. Pojani
*G. A. Russell
J. Stewart
†W. T. Stockwell
†P. A. Turgeon

MILTON

Milton Co-operative Bank
400 Granite Avenue

Date of Incorporation, July 19, 1919
Began Business, September 17, 1919

Monthly Bank Day: The fourth Monday of each month

Frederick N. Marr
President

William F. Melley
Treasurer

William F. Melley
Executive Officer

Donald H. Pierce
Assistant Treasurer

Directors

*J. C. Affanato
J. L. Bough
*H. H. Budd
†W. L. Caldwell
†S. G. Craig
*L. P. Gallagher
D. M. Jackson

†D. H. Leahy
A. E. Manning
*F. N. Marr
*W. P. Melley
*W. J. Murdock
C. W. Westhaver

NEEDHAM

The Needham Co-operative Bank
1063 Great Plain Avenue

Date of Incorporation, April 21, 1892
Began Business, May 9, 1892

Branch Office
6 Pleasant Street, Medfield

Monthly Bank Day: The second Wednesday of each month

Amos H. Shepherdson
President

Amos H. Shepherdson
Treasurer

Amos H. Shepherdson
Executive Officer

Walter E. Anderson
Ernest R. Keith
Assistant Treasurers

Directors

*C. C. Cain
F. L. Cheney
R. F. Day
*L. E. Eaton
†A. H. Godfrey
*J. N. Hall

A. S. Holt
E. F. O'Brien
*A. H. Shepherdson
†E. F. Smith
†A. D. Thorne

NEW BEDFORD

New Bedford-Acushnet Co-operative Bank
115 William Street

Date of Incorporation, July 11, 1881
Began Business, August 19, 1881

Monthly Bank Day: The fourth Saturday of each month

Eliot D. Stetson, Jr.
President

Eugene F. Phelan
Treasurer

Eugene F. Phelan
Executive Officer

Bertha M. Bedard
Assistant Treasurer

Directors

B. M. Bedard
†P. J. Coholan
J. M. F. Donaghy
*W. A. Hendricks
†C. S. Kelley, III

*E. F. Phelan
A. L. Rodgers
*E. D. Stetson, Jr.
*W. Stitt
†C. H. Whittier

NEWBURYPORT

Newburyport Co-operative Bank
42-44 State Street

Date of Incorporation, March 15, 1888
Began Business, April 9, 1888

Monthly Bank Day: The second Monday of each month

Arthur L. Armstrong
President

Vincent J. Pretola
Executive Officer

Vincent J. Pretola
Treasurer

Directors

*A. L. Armstrong
M. G. Ayers
*W. B. Johnston
*V. J. Pretola

†M. E. Stickney
†R. L. Thurlow
†X. P. Walton

*Member of Security Committee.

†Member of Finance Committee.

NEWTON**The Auburndale Co-operative Bank**
307 Auburn StreetDate of Incorporation, February 8, 1910
Began Business, February 15, 1910

Monthly Bank Day: The last business day of each month

Edward B. Gray
*President*Allard M. Valentine
*Executive Officer*Allard M. Valentine
*Treasurer*John A. Shaw
*Assistant Treasurer***Directors**†C. D. Ansley
S. J. Caruso
G. N. Chamberlain, Jr.
†F. F. Davidson
S. G. French
R. J. M. Fyfe
*E. B. GrayH. H. Ham, Jr.
*F. P. LeBaron
*E. J. MacDonald
H. N. McGill
†W. A. Sutherland
*A. M. Valentine
*W. F. White**The Newton Co-operative Bank**
305 Walnut StreetDate of Incorporation, June 4, 1888
Began Business, September 4, 1888

Monthly Bank Day: The first Tuesday of each month

Walter A. Hood
*President*Walter A. Hood
*Executive Officer*Robert B. Nickerson
*Treasurer*Bruce C. Hamel
*Assistant Treasurer***Directors**T. V. Cleveland
†T. F. Donnelly
*G. A. Haynes
*W. A. Hood
*D. L. Morris
*R. B. NickersonW. W. Oliver
U. M. Schiavone
†C. F. Schipper, Jr.
D. Suvalle
†N. H. S. Vincent
J. H. Walsh**Newton South Co-operative Bank**
1156 Walnut StreetDate of Incorporation, July 8, 1913
Began Business, September 18, 1913**Branch Office**
103 Union Street, Newton Center

Monthly Bank Day: The last business day of each month

George T. McLaughlin
*President*John R. Redfern
*Executive Officer*John R. Redfern
*Treasurer*Catherine T. Barry
Dorothy H. Powell
*Assistant Treasurers***Directors**M. G. Basbas
*M. DiCarlo
†J. W. Egan
*E. A. Fahey
*C. A. Hill
†P. E. KeatingL. G. LeBlanc
†G. T. McLaughlin
*J. R. Redfern
*A. J. Rochette
J. A. Waters**West Newton Co-operative Bank**
1308 Washington StreetDate of Incorporation, June 16, 1892
Began Business, June 22, 1892

Monthly Bank Day: The last business day of each month

Loomis Patrick
*President*Francis C. Chase
*Executive Officer*Francis C. Chase
*Treasurer*Michael E. Flynn
Gladys Pillion
*Assistant Treasurers***Directors***F. C. Chase
†J. A. Cranshaw
*J. B. Davis
*C. E. Hilliard
F. K. Hoyt
L. Patrick
*K. E. Prior
*E. F. RogersF. M. Sears
R. M. Segal
†M. G. Sherman
*J. C. Skinner
*G. W. Tomlinson
G. L. White
†A. R. Whitman**NORTHAMPTON****The Northampton Co-operative Bank**
67 King StreetDate of Incorporation, May 21, 1889
Began Business, May 24, 1889**Branch Office**
19 North Pleasant Street, Amherst

Monthly Bank Day: The first business day of each month

Harold Y. Beastall
*President*Harold Y. Beastall
*Executive Officer*James M. Ross
*Treasurer*Richard Ruddelforth
*Assistant Treasurer***Directors***M. C. Aquadro
†A. August
*H. Y. Beastall
C. A. Dolan
W. E. Dwyer
*R. W. Finck
†H. G. Fish†W. C. Jones
J. W. Lederle
*A. E. Lumley
A. D. Morse
R. D. Newell, Sr.
J. M. Ross**NORWOOD****The Norwood Co-operative Bank**
24 Guild StreetDate of Incorporation, September 20, 1889
Began Business, October 1, 1889

Monthly Bank Day: The first Tuesday of each month

Kenneth W. Tatro
*President*Kenneth W. Tatro
*Executive Officer*Charles P. Kent
*Treasurer*Herbert J. Millen
Hilka K. Sullivan
*Assistant Treasurers***Directors***A. P. Allen
*J. J. Callahan
*J. J. Coakley
†E. L. Donovan
R. V. Garner
C. J. McCreery*L. Orent
†C. L. Rich
*K. W. Tatro
R. W. Williamson
†P. A. Woodward

*Member of Security Committee.

†Member of Finance Committee.

ORANGE**Orange Co-operative Bank**
14 South Main StreetDate of Incorporation, January 8, 1889
Began Business, January 23, 1889

Monthly Bank Day: The fourth Tuesday of each month

Justin P. Waite
*President*James S. Parker
*Treasurer*James S. Parker
*Executive Officer*Isadore A. Lundgren
*Assistant Treasurer**Directors*K. W. Cook
*E. G. Harrington
R. W. Henderson
†L. B. Horrigan
R. W. Moore
*J. S. ParkerL. L. Richards
†L. H. Rogers
J. P. Waite
*F. L. Webster
*G. E. Whitney
†D. B. Woodward**PEABODY****The Peabody Co-operative Bank**
32 Main StreetDate of Incorporation, May 28, 1888
Began Business, June 16, 1888

Monthly Bank Day: The third Friday of each month

William J. D. Ratcliff
*President*William J. D. Ratcliff
*Executive Officer*Theodore W. Lawson, Jr.
*Treasurer**Directors*A. J. Buckley
L. F. Conway
†T. E. Hayes
J. R. Houlihan
*J. D. Jeffers
*G. F. Jones
H. W. Legro
R. G. Lynch†T. E. Lynch, Jr.
A. L. Pierce
*W. J. D. Ratcliff
†J. A. Sanger
H. P. Spaulding
†W. P. Trask
J. P. Woods**PITTSFIELD****The Pittsfield Co-operative Bank**
48 Fenn StreetDate of Incorporation, February 15, 1889
Began Business, March 5, 1889**Branch Office**
645 Main Street, Dalton

Monthly Bank Day: The last bank business day of each month

Sidney M. Smith
*President*Sidney M. Smith
*Treasurer*Sidney M. Smith
*Executive Officer*Edward C. Durant
Florence M. Coy
*Assistant Treasurers**Directors*R. D. Bardwell, Jr.
C. Davis
†B. M. England
W. L. Guiltinan
*F. A. Hanlon
†R. T. Jones, III
†C. H. Manning*H. Reynolds
*A. P. Shaw
*S. M. Smith
W. B. West
W. A. Whittlesey, III
R. H. Wilkinson**QUINCY****North Quincy Co-operative Bank**
440 Hancock StreetDate of Incorporation, May 18, 1953
Began Business, May 29, 1953

Monthly Bank Day: The last business day of each month

Reuben A. Grossman
*President*Mary E. Holmes
*Executive Officer*Mary E. Holmes
*Treasurer**Directors**N. T. Belt
*H. G. Berry
*B. C. Cohen
†G. R. Curtis
†A. Dockser
C. E. Dockser
†N. GrossmanR. A. Grossman
S. Grossman
*J. F. Hallisey
*M. E. Holmes
A. Poley
S. Stadfeld**The Quincy Co-operative Bank**
1259 Hancock StreetDate of Incorporation, April 17, 1889
Began Business, May 7, 1889**Branch Office****Route 53 and Rockland Street, Hanover**

Monthly Bank Day: The third Wednesday of each month

Heslip E. Sutherland
*President*Heslip E. Sutherland
*Executive Officer*Ralph W. Moorhead
*Treasurer*Marjorie Caswell
Lawrence D. Duncan, III
Byron H. Weber, Jr.
*Assistant Treasurers**Directors**W. S. Carson
†A. W. Clark
†E. P. Grossman
†J. R. Herbert
W. A. O'Connell*N. V. Papani
*W. P. Smith
*H. E. Sutherland
*A. A. Weidman**Shipbuilders Co-operative Bank**
15 Chestnut StreetDate of Incorporation, January 16, 1920
Began Business, February 20, 1920

Monthly Bank Day: The second Friday of each month

George F. O'Brien
*President*Francis X. McCauley
*Executive Officer*Francis X. McCauley
*Treasurer*Marion F. Osborne
Sabra R. Turner
*Assistant Treasurers**Directors*L. Antonelli
H. A. Brecht
*J. F. Cronin
†F. Duggan
J. W. Kapples, Jr.
†R. J. Larkin
W. J. Martin*F. X. McCauley
K. L. Nash
G. F. O'Brien
†W. J. Owens
*B. Rappaport
*T. H. Webb

*Member of Security Committee.

†Member of Finance Committee.

RANDOLPH**The Randolph Co-operative Bank**
142 North Main StreetDate of Incorporation, January 29, 1889
Began Business, February 7, 1889

Monthly Bank Day: The first Thursday of each month

Walter J. Good
*President*William J. Leahy
*Treasurer*William J. Leahy
*Executive Officer*Edward C. Hoeg
*Assistant Treasurer***Directors**

*W. G. Billingham	W. J. Leahy
†R. W. Cartwright, Jr.	C. L. Macauley
*E. R. Flaherty	C. L. Paine
*W. J. Good	†J. L. Porter
R. H. Hutchinson	R. L. Schneider
†F. J. Leahy	J. J. Semensi

READING**Reading Co-operative Bank**
180 Haven StreetDate of Incorporation, November 27, 1886
Began Business, December 6, 1886**Branch Office****382 Middlesex Avenue, Wilmington**

Monthly Bank Day: The Tuesday following the first Monday of each month

Paul E. Case
*President*Leslie D. Stark
*Treasurer*Leslie D. Stark
*Executive Officer*T. Gerald Richards
*Assistant Treasurer***Directors**

A. C. Blake	†R. M. Kelmon
*P. E. Case	†H. E. Melzar
*R. R. Currier	*C. E. Oldmixon
W. G. Day	†R. K. Pomeroy
J. L. Devaney	J. T. Rankin
E. M. Halligan	B. F. Sands
H. R. Johnson	*L. D. Stark
E. R. Jones	

ROCKLAND**Rockland Co-operative Bank**
308 Union StreetDate of Incorporation, February 21, 1911
Began Business, March 9, 1911

Monthly Bank Day: The second Thursday of each month

Robert J. Geogan
*President*Alan L. Holbrook
*Executive Officer*Alan L. Holbrook
*Treasurer***Directors**

C. S. Burrell	*J. T. Higgins
A. A. Carnes	†N. F. Lough
W. D. Coughlan	*W. T. Magoun
*J. B. Estes	†S. A. Peterson
*G. A. Gallagher	F. A. Russell
R. J. Geogan	*A. E. Sullivan
†J. M. Golemme	R. D. Tedeschi

SALEM**The Roger Conant Co-operative Bank**
256 Essex StreetDate of Incorporation, November 9, 1894
Began Business, November 13, 1894

Monthly Bank Day: The last business day of each month

Ralph H. Porter
*President*Felix A. Kulik
*Treasurer*Ralph H. Porter
*Executive Officer*Ruth A. Anthony
*Assistant Treasurer***Directors**

W. S. Follett	*H. S. Lafavour
†W. J. Fowler	*R. B. Morrison
†E. A. Harding	*R. H. Porter
F. A. Kulik	†A. I. Shatswell
*R. G. Lavender	M. S. Smith

Salem Co-operative Bank
71 Washington StreetDate of Incorporation, April 7, 1888
Began Business, April 13, 1888

Monthly Bank Day: The last business day of each month

Wilfrid W. Brouillette
*President*Wilfrid W. Brouillette
*Executive Officer*H. Willard Horne
*Treasurer***Directors**

*W. W. Brouillette	*H. W. Horne
†H. F. Callahan	*J. A. Johnson
D. E. Cogswell	†E. P. Parker
*F. A. Gallagher	†L. H. Pauling
R. A. Hamilton	

SANDWICH**Sandwich Co-operative Bank**
Main StreetDate of Incorporation, October 1, 1885
Began Business, December 15, 1885**Branch Office****Cohasset Avenue, Buzzards Bay (Bourne)**

Monthly Bank Day: The third Tuesday of each month

John T. Liberty
*President*George Sutton
*Treasurer*George Sutton
*Executive Officer*Camilla E. Nevius
William A. Warren
*Assistant Treasurers***Directors**

I. K. Besse	*J. T. Liberty
*W. G. Bryden	*A. D. Maddalena, Jr.
†C. E. Cross	T. Murphy
*C. I. Goodspeed	†D. R. Small
R. A. Goodspeed	†N. B. Snow
A. M. Handy	G. Sutton

*Member of Security Committee.

†Member of Finance Committee.

SAUGUS**Saugus Co-operative Bank**
544 Lincoln AvenueDate of Incorporation, March 31, 1911
Began Business, May 10, 1911

Monthly Bank Day: The second Wednesday of each month

Lewis P. Sanborn <i>President</i>	Donald I. Dobson <i>Executive Officer</i>
	Donald I. Dobson <i>Treasurer</i>

Directors

G. H. Anthony	†H. B. Huff, Jr.
*E. W. Cousens	*J. S. King
*D. I. Dobson	†G. R. Moriello
F. J. England, Jr.	J. Picariello
B. J. Fullerton	*H. B. Poole
†S. E. Gillespie	*L. P. Sanborn

SHARON**The Sharon Co-operative Bank**
7 South Main StreetDate of Incorporation, January 19, 1912
Began Business, February 12, 1912

Monthly Bank Day: The third Monday of each month

Dwight P. Colburn <i>President</i>	Dwight P. Colburn <i>Executive Officer</i>
Robert F. Currie <i>Treasurer</i>	Marilyn J. Watterson <i>Assistant Treasurer</i>

Directors

M. Berger	†W. F. Hickes
W. B. Buttinger	W. H. Howe
†F. A. Chase	W. I. Huckins
*D. P. Colburn	A. C. Kellogg
F. T. Curley	*A. H. Urann
*R. F. Currie	*H. S. Whitney
*W. G. Darrow	†V. B. Winchester
G. C. Dery	

SHIRLEY**Shirley Co-operative Bank**
25 Main StreetDate of Incorporation, December 27, 1907
Began Business, January 1, 1908**Branch Office**
Main Street, Ayer

Monthly Bank Day: The second Wednesday of each month

Lewis H. Bradford <i>President</i>	Donald L. Bradford <i>Executive Officer</i>
Donald L. Bradford <i>Treasurer</i>	Gladys S. Will <i>Assistant Treasurer</i>

Directors

*D. L. Bradford	R. K. Healy
L. H. Bradford	P. Howard
C. E. Brown	†D. McDuffee
R. E. Brown	†E. J. Michaud
H. Choate	O. Roux
†H. Dunn	W. Westowski
V. H. Griffin	*R. S. Wheeler
*J. Gundersen	

SOMERVILLE**Central Co-operative Bank**
399 Highland AvenueDate of Incorporation, January 15, 1915
Began Business, February 1, 1915

Monthly Bank Day: The last business day of each month

John D. Kelley <i>President</i>	Joseph R. Doherty <i>Executive Officer</i>
Joseph R. Doherty <i>Treasurer</i>	Margaret E. McGurl <i>Assistant Treasurer</i>

Directors

W. F. Bennett	J. H. Kolligian
*W. G. Cheever	A. B. Mahoney
*J. R. Doherty	†J. T. McGrath
*L. C. Donahue	R. J. Muldoon
*W. J. Donovan	†P. L. Pellegrini
J. P. Heffernan	†J. J. Vaccaro
*J. D. Kelley	

Somerville Co-operative Bank
60 Union SquareDate of Incorporation, May 4, 1880
Began Business, June 7, 1880

Monthly Bank Day: The first Monday of each month

T. Everett Van Iderstine <i>President</i>	Hubert A. Mitchell <i>Executive Officer</i>
Hubert A. Mitchell <i>Treasurer</i>	Catherine J. Webb <i>Assistant Treasurer</i>

Directors

†A. J. Anthony	K. H. Lyon
†N. A. Belden	A. J. Martignette
*T. F. Bennett, Jr.	*H. A. Mitchell
A. H. Hall	*T. E. VanInderstine
W. J. Hubert	†C. W. Walters
C. M. Hutchins	D. J. Zoccola

SOUTHBRIDGE**The Southbridge Co-operative Bank**
15 Elm StreetDate of Incorporation, March 8, 1910
Began Business, April 7, 1910

Monthly Bank Day: The last business day of each month

Robert P. Montague <i>President</i>	Robert E. Coderre <i>Executive Officer</i>
	Robert E. Coderre <i>Treasurer</i>

Directors

G. E. Casaubon	R. P. Montague
†E. L. Coderre	†A. G. Morin
*R. E. Coderre	O. J. Paquette, Jr.
L. E. Colognesi	W. Richard
M. J. Kurposka	*A. A. Roy
*J. V. Laughnane	†H. N. Smith
A. LeDoux	G. R. Tasse

*Member of Security Committee.

†Member of Finance Committee.

SPRINGFIELD**Springfield Co-operative Bank**
81 State StreetDate of Incorporation, April 18, 1882
Began Business, May 9, 1882**Branch Offices**
459 Main Street, Indian Orchard
864 State Street, Springfield

Monthly Bank Day: The second Tuesday of each month

Floyd A. Oatman
*President*David P. Radebaugh
*Treasurer*David P. Radebaugh
*Executive Officer*Eva Anderson
Raymond Serrenho
*Assistant Treasurers***Directors**†S. P. Blake
G. C. F. Carlson
E. W. Carman
H. N. Charkoudian
†S. R. Cook
M. J. Donovan
*H. C. HeidenB. Mount
*F. A. Oatman
*D. P. Radebaugh
C. Ruggles, Jr.
*W. Sturtevant
†W. L. Wright
G. R. Yerrall, III**STONEHAM****Stoneham Co-operative Bank**
365 Main StreetDate of Incorporation, January 10, 1887
Began Business, February 1, 1887**Branch Office**
93 Main Street

Monthly Bank Day: The second Tuesday of each month

William S. Lister
*President*Harold S. Adams
*Treasurer*Harold S. Adams
*Executive Officer*Howard F. Achorn
*Assistant Treasurer***Directors**H. F. Achorn
H. S. Adams
L. Barbo
*G. W. Beane
E. R. Boyd
†J. T. Coles, Jr.
K. A. Currie
*E. B. ElliottW. H. Jones
†M. A. Kennett
W. S. Lister
*J. C. Nelson
†R. E. Robertson
R. H. Seitz
M. D. Taylor**STOUGHTON****The Stoughton Co-operative Bank**
20 Park StreetDate of Incorporation, March 23, 1886
Began Business, April 10, 1886

Monthly Bank Day: The tenth day of each month

Peter J. McGarvey
*President*E. LeRoy Clark
*Treasurer*E. LeRoy Clark
*Executive Officer*Mildred R. Halliden
*Assistant Treasurer***Directors**H. M. Bean
*A. W. Buckley
R. J. Buckley
*E. L. Clark
J. R. Coogan, Jr.
L. F. Madden
*P. J. McGarvey
†J. H. McGrath†F. L. Morse
*W. J. O'Brien
R. M. O'Day
*A. L. Penardi
†B. J. Reilly
T. L. Roach
G. T. Whiting**TAUNTON****Mechanics' Co-operative Bank**
308 Bay StreetDate of Incorporation, September 14, 1877
Began Business, September 17, 1877Monthly Bank Day: The first Monday after the
fifteenth of each monthElmer B. Noyes
*President*George W. Robertson
*Treasurer*George W. Robertson
*Executive Officer*Beatrice F. Burt
*Assistant Treasurer***Directors**†G. F. Bellamy, Jr.
R. E. Bentley
E. J. Brennan
F. G. Burt
M. E. Hooker
*F. Kerry
*M. D. LemaireD. T. Noyes
E. B. Noyes
H. L. Reckard
*G. W. Robertson
†L. S. Rubin
†F. R. Tripp
L. B. Wood**Taunton Co-operative Bank**
4 Winthrop StreetDate of Incorporation, March 2, 1880
Began Business, March 17, 1880

Monthly Bank Day: The third Tuesday of each month

Charles R. Galligan
*President*Joseph C. Murray
*Treasurer*Joseph C. Murray
*Executive Officer*Ruth R. Woodward
Raymond F. Wheeler
*Assistant Treasurers***Directors**P. J. Assiran
†R. E. Costello
H. G. Crapo
E. D. Duffy
C. R. Galligan
*E. S. Hill
W. T. Hurley, Jr.*R. H. Lincoln
*J. C. Murray
*A. B. Pierce
†S. D. Robinson
S. E. Simmons
†C. L. Vanderwarker
*F. Yelle**The Weir Co-operative Bank**
33-35 Weir StreetDate of Incorporation, July 11, 1884
Began Business, July 16, 1884Monthly Bank Day: The first Tuesday after the
sixteenth of each monthJoseph H. Martin
*President*William W. Doherty
*Executive Officer*William W. Doherty
*Treasurer***Directors**T. J. Devine
*W. W. Doherty
B. A. Friedman
*G. A. Horton
J. H. Martin
*A. S. O'Keefe
†C. A. PerryL. W. Phillips
W. G. Powers
W. F. Rayment
†M. C. Robbins
*W. M. Swift
*J. F. Trucchi
†T. T. Tweedy

TEMPLETON**The Baldwinville Co-operative Bank
5 Central Street**

Date of Incorporation, July 16, 1889
Began Business, July 24, 1889

Monthly Bank Day: The fourth Wednesday of each month

Winton H. Gleason <i>President</i>	David H. St.Germain <i>Executive Officer</i>
David J. St.Germain <i>Treasurer</i>	Catherine Pianka <i>Assistant Treasurer</i>

Directors

*M. S. Brown	A. F. Moulton
†W. W. Colburn	W. B. Paine
L. W. Day	P. J. Pease
*W. H. Gleason	R. F. Smith
*W. J. Graves	*G. A. Stuart
F. S. Kenney	H. R. Wheeler
†M. A. Miller	†E. A. Wirkkala

TISBURY**The Martha's Vineyard Co-operative Bank
South Main Street**

Date of Incorporation, April 22, 1909
Began Business, May 14, 1909

Monthly Bank Day: The second Wednesday of each month

Leland W. Renear <i>President</i>	Dwight W. Robb <i>Executive Officer</i>
Dwight W. Robb <i>Treasurer</i>	Edythe H. Simpson <i>Assistant Treasurer</i>

Directors

H. Cronig	S. C. Luce, Jr.
†D. M. Flanders	*J. M. Lumbert
†W. E. Flanders	*P. J. Norton
†G. S. Garland	J. E. Phillips
M. M. Gouldsey	*L. W. Renear
L. M. Greene	*W. C. Ripley
N. C. Hinckley	D. W. Robb
A. H. Jernegan	

UXBRIDGE**Uxbridge Co-operative Bank
35 North Main Street**

Date of Incorporation, February 5, 1929
Began Business, March 20, 1929

Monthly Bank Day: The first Friday of each month

Frank Prestera <i>President</i>	Amory A. Aldrich <i>Executive Officer</i>
Amory A. Aldrich <i>Treasurer</i>	Pauline L. McCue <i>Assistant Treasurer</i>

Directors

*A. A. Aldrich	C. Osterman
*W. P. Barron	F. Prestera
*T. J. Brennan	†W. Ratkiewicz
*H. C. Bridges	H. B. Seagrave
F. L. Kenney	†K. D. Taft
*F. E. Larkin	†A. D. Tancrell

WAKEFIELD**Wakefield Co-operative Bank
342 Main Street**

Date of Incorporation, January 31, 1887
Began Business, March 5, 1887

**Branch Office
596 Main Street, Lynnfield**

Monthly Bank Day: The tenth day of each month

Jabez Hollett <i>President</i>	Galen W. Hoyt <i>Executive Officer</i>
Galen W. Hoyt <i>Treasurer</i>	Dorothy L. Finn Edith M. Cox <i>Assistant Treasurers</i>

Directors

*M. G. Berman	†J. J. McCarthy
H. B. Evans	†W. C. McKie
R. F. Goodspeed	J. J. Round, Jr.
*J. Hollett	†K. W. Thomson
R. A. Hovey	*H. A. Tobey
*G. W. Hoyt	J. M. Wenzel
P. E. Lewis	

WALPOLE**Walpole Co-operative Bank
982 Main Street**

Date of Incorporation, June 11, 1912
Began Business, June 12, 1912

Monthly Bank Day: The second Friday of each month

Denis F. O'Brien <i>President</i>	Ralph P. Kelley <i>Executive Officer</i>
	Ralph P. Kelley <i>Treasurer</i>

Directors

R. S. Cleveland	*R. P. Kelley
†J. L. Coburn	A. J. Lorusso
*C. B. Gove	†W. D. McLean
*C. E. Hartshorn	D. F. O'Brien
S. R. Hoffman	H. D. Robinson
*R. H. Kannally	†W. Warren

WALTHAM**Middlesex Family Co-operative Bank
20 Lexington Street**

Date of Incorporation, December 30, 1953
Began Business, January 23, 1954

Monthly Bank Day: The last business day of each month

Robert A. Grimes <i>President</i>	Edward T. Cousineau <i>Vice President</i>
Leo Gallitano <i>Treasurer</i>	<i>Executive Officer</i>

Directors

†P. E. Burke	W. I. Hays
†R. A. Campisi	A. L. McAloon
†S. A. Cohn	M. Mele
J. C. Collins	N. J. Semenza
*W. H. Curnyn	†T. F. Walsh
*L. Gallitano	*B. Wolk
*R. A. Grimes	

*Member of Security Committee.

†Member of Finance Committee.

WARE**Ware Co-operative Bank**
Main and Church StreetsDate of Incorporation, March 23, 1920
Began Business, April 10, 1920**Branch Office**
24 Main Street, Three Rivers

Monthly Bank Day: The second Friday of each month

Arlan H. Schoonmaker <i>President</i>	Francis H. Chrobak <i>Executive Officer</i>
Francis H. Chrobak <i>Treasurer</i>	Herman W. Leonard <i>Assistant Treasurer</i>

Directors

T. N. Bonnayer	N. W. Schoonmaker
†G. J. Burgiel	†W. W. Shuttleworth
*F. H. Chrobak	F. J. Swiatlowski
*T. A. Deslauriers	†G. F. Wagner, Jr.
P. J. Rzeznikiewicz	*C. E. Williams
*A. H. Schoonmaker	

WAREHAM**Wareham Co-operative Bank**
261 Main StreetDate of Incorporation, May 1, 1918
Began Business, June 1, 1918

Monthly Bank Day: The second Tuesday of each month

Robert M. Whitcomb <i>President</i>	Robert M. Whitcomb <i>Executive Officer</i>
Walter C. Morse <i>Treasurer</i>	

Directors

*E. K. Baker	*L. L. Eldredge
*K. J. Bruce	R. C. Hammond
†J. J. Bosnengo	W. C. Morse
*A. R. Cook	†H. E. Ryder
C. C. Cornwell	*R. M. Whitcomb
†J. Coyne	

WEBSTER**The Webster Co-operative Bank**
213 Main StreetDate of Incorporation, August 2, 1889
Began Business, August 8, 1889

Monthly Bank Day: The second Thursday of each month

John E. LaBonte <i>President</i>	Don G. Bartlett <i>Executive Officer</i>
Don G. Bartlett <i>Treasurer</i>	M. Ella Towne <i>Assistant Treasurer</i>

Directors

*D. G. Bartlett	†T. C. Deary
*J. J. Bergin	†J. E. LaBonte
†W. H. Cassidy, II	†E. R. McGuinness
*H. E. Charniak	*W. J. Simcusky

WELLESLEY**Wellesley Co-operative Bank**
577 Washington StreetDate of Incorporation, January 24, 1911
Began Business, January 25, 1911

Monthly Bank Day: The second Wednesday of each month

William H. Gleason, Sr. <i>President</i>	William H. Gleason, Jr. <i>Executive Officer</i>
William H. Gleason, Jr. <i>Treasurer</i>	Walter M. Himebaugh <i>Assistant Treasurer</i>

Directors

J. E. Cahill	C. N. Holman
*W. H. Gleason, Sr.	†G. H. MacGillivray
*W. H. Gleason, Jr.	†W. M. McNamara
†I. P. Gramkow	*T. H. Slaman
W. O. Hewett	

WESTFIELD**Westfield Co-operative Bank**
10 Elm StreetDate of Incorporation, December 13, 1881
Began Business, December 19, 1881

Monthly Bank Day: The third Monday of each month

William L. Wallis <i>President</i>	William L. Wallis <i>Executive Officer</i>
William L. Wallis <i>Treasurer</i>	Gertrude Andras Donald W. Blair Robert L. Ring <i>Assistant Treasurers</i>

Directors

D. W. Blair	F. H. Miller
*H. F. Dalton	C. E. Schwer
*A. Ferguson	†R. S. Scott
*A. L. Finlay	F. F. Stange
*R. N. Gaylord	*W. L. Wallis
†S. M. Healey	W. B. Warren
A. L. MacLean	A. T. Wiggin
†M. R. Mason	

WEST SPRINGFIELD**The West Springfield Co-operative Bank**
37 Elm StreetDate of Incorporation, April 8, 1897
Began Business, May 12, 1897

Monthly Bank Day: The second Wednesday of each month

Darrel S. Ames <i>President</i>	Earle C. Harvey <i>Executive Officer</i>
Earle C. Harvey <i>Treasurer</i>	Muriel P. Sears Albert H. Morris <i>Assistant Treasurers</i>

Directors

D. S. Ames	*R. M. Robinson
J. J. Borgatti	G. B. Shattuck
†E. G. Boss	†C. B. Smith
*C. M. Bryan	M. D. Southworth
†G. B. Coreoran	*R. C. Streeter
*E. C. Harvey	H. M. Teece

WEYMOUTH**The North Weymouth Co-operative Bank**
35 Sea StreetDate of Incorporation, September 26, 1910
Began Business, October 1, 1910

Monthly Bank Day: The first Friday of each month

George M. Winters Russell A. Stiles
President *Executive Officer*Russell A. Stiles
*Treasurer**Directors*

†J. L. Bastey	E. W. Stiles
*C. W. Burgess	*R. A. Stiles
*J. T. Cazeault	†S. T. Torrey
†W. F. Roulston	*H. W. White
B. Santacroce	G. M. Winters

South Shore Co-operative Bank
17 Front StreetDate of Incorporation, April 18, 1890
Began Business, May 5, 1890

Monthly Bank Day: The first Monday of each month

George E. England George E. England
President *Executive Officer*George E. England Gertrude M. Bosien
Treasurer *Assistant Treasurer**Directors*

A. A. Cicchese	G. E. Jordan
*R. C. Cowing	†W. B. Nott
*E. M. Dwyer	*H. J. Rose
*G. E. England	†A. Thorp
†J. E. Gridley	*F. Valicenti

South Weymouth Co-operative Bank
12 Union StreetDate of Incorporation, February 28, 1889
Began Business, March 9, 1889

Monthly Bank Day: The second Thursday of each month

Frank W. Holbrook John E. Horace
President *Executive Officer*John E. Horace
*Treasurer**Directors*

†A. F. Danehy	†J. M. Leaby
†R. E. Gauley	*J. B. O'Kane
*E. R. Grieves	*C. C. Starratt
*F. W. Holbrook	*H. D. Williams
J. E. Horace	

WINCHENDON**Winchendon Co-operative Bank**
77 Central StreetDate of Incorporation, September 9, 1891
Began Business, September 16, 1891

Monthly Bank Day: The third Wednesday of each month

Robert B. Greenwood, Harold P. Hackett, Jr.
Sr. *Executive Officer*
*President*Harold P. Hackett, Jr.
*Treasurer**Directors*

*N. T. Bateman	†J. D. Hildreth
O. J. Dellasanta	†S. A. Jones
E. P. Fletcher	*J. J. O'Donnell
R. A. Giardini	†R. H. Porter
*R. B. Greenwood, Sr.	†R. F. Robichaud
*R. B. Greenwood, Jr.	*R. D. Smith
H. P. Hackett, Jr.	

WINCHESTER**Winchester Co-operative Bank**
17 Church StreetDate of Incorporation, November 13, 1893
Began Business, November 13, 1893

Monthly Bank Day: The first Monday of each month

Henry L. Clark, Jr. George L. Billman
President *Executive Officer*
George L. Billman Concetta F. Derro
Treasurer *Assistant Treasurer**Directors*

*G. L. Billman	†F. W. McCormack
S. C. Blanchard	*C. A. Murphy
†D. H. Bradley, II	C. W. Nash
H. L. Clark, Jr.	†S. E. Neill
M. B. Kerr	*P. J. Whitney

WINTHROP**Winthrop Co-operative Bank**
15 Bartlett RoadDate of Incorporation, February 15, 1907
Began Business, March 13, 1907

Monthly Bank Day: The second Wednesday of each month

Harry R. Dodge Almon E. Whittemore
President *Executive Officer*
Almon E. Whittemore Florence Auburn
Treasurer Norman W. Davis
 *Assistant Treasurers**Directors*

†E. A. Barclay	J. C. McMurray
F. A. Baumeister	†T. B. Smith
*N. W. Davis	*G. W. Thompson
H. R. Dodge	*A. E. Whittemore
†C. L. Hicks	

*Member of Security Committee.

†Member of Finance Committee.

WOBURN

Woburn Co-operative Bank 6 Common Street

Date of Incorporation, February 21, 1887
Began Business, March 10, 1887

Monthly Bank Day: The second Thursday of each month

Terence D. Kenney <i>President</i>	Terence D. Kenney <i>Executive Officer</i>
William F. Dunn <i>Treasurer</i>	William F. Dunn <i>Assistant Treasurer</i>

Directors

†E. J. Bixby	*R. Johnson
*E. G. Boyle	R. C. Johnson
†J. F. Buel	P. C. Keleher
W. F. Dunn	*T. D. Kenney
†E. C. Fowle	J. P. Sheeran

WORCESTER

Home Co-operative Bank 282 Main Street

Date of Incorporation, January 13, 1948
Began Business, February 9, 1948

Monthly Bank Day: The last business day of each month

Edward C. Maher <i>President</i>	Edward C. Maher <i>Executive Officer</i>
Edward R. Bryson <i>Treasurer</i>	Justine V. Colberg <i>Assistant Treasurer</i>

Directors

*M. Baker, Jr.	*R. O. Hallen
F. J. Bonardi	E. C. Maher
*J. C. Casdin	†L. W. Malboeuf
†R. J. Cousy	C. E. Mingolla
*W. A. Dean, Jr.	*J. C. Morrissey
†W. J. Fox	H. St. Pierre

WRENTHAM

Wrentham Co-operative Bank 102 South Street

Date of Incorporation, February 26, 1901
Began Business, March 13, 1901

Monthly Bank Day: The second Wednesday of each month

Charles C. Winter <i>President</i>	James H. Roberts <i>Executive Officer</i>
James H. Roberts <i>Treasurer</i>	

Directors

*C. W. Capron	†L. A. Raymond
†G. M. Carlson	J. H. Roberts
*J. A. Fuller	W. D. Sullivan
R. L. Hatch	†J. A. Warren
*L. C. Jenness	B. E. White
E. O. Olsen	*C. C. Winter

YARMOUTH

The Cape Cod Co-operative Bank Hallet Street

Date of Incorporation, July 19, 1921
Began Business, August 4, 1921

Monthly Bank Day: The first Thursday of each month

Nye Crowell <i>President</i>	Nye Crowell <i>Executive Officer</i>
Harriett G. Chase <i>Treasurer</i>	Ruth T. Catto <i>Assistant Treasurer</i>

Directors

†L. R. Armstrong	G. H. Mellen, Jr.
*N. Crowell	L. W. Newman
†H. C. Doane	*G. Pulsifer
*O. W. Doane, Jr.	A. J. Scully, Jr.
W. M. Gaffney	*A. L. Smith
*R. S. Hall	P. M. Sykes
†F. H. Hinckley, Jr.	R. Thacher

*Member of Security Committee.

†Member of Finance Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
CO-OPERATIVE BANKS,
CO-OPERATIVE CENTRAL BANK,
CO-OPERATIVE BANKS EMPLOYEES' RETIREMENT
ASSOCIATION
FOR THE YEAR ENDING
AT THE CLOSE OF BUSINESS
APRIL 1965
AND
SAVINGS AND LOAN ASSOCIATIONS
AT THE CLOSE OF BUSINESS
DECEMBER 1964

	ABINGTON	ADAMS
	NORTH ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$500 00	\$1,550 00
Direct reduction	4,708,578 60	3,739,119 20
V.A. loans	387,430 39	121,594 72
Federal Housing Administration, Title II	180,083 03	—
Statutory common form	—	—
Dues and principal payments suspended	30,989 92	63,079 17
Participation	80,000 00	99,478 24
Other real estate	10,655 61	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	29,056 16	60,247 67
Federal Housing Administration, Title I loans .	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	40,050 00	77,760 00
Paid-up certificates	34,690 00	8,095 00
Savings	30,135 89	104,240 00
Other financial institutions	—	24,650 00
Personal loans	5,499 99	35,040 25
Real estate held by foreclosure and in possession	11,193 52	352 05
Bank building	72,435 00	—
Alterations to leased quarters	—	—
Furniture and fixtures	25,698 00	1,728 14
Share Insurance Fund	1,086 38	2,646 49
Due from Co-operative Central Bank	54,201 00	50,510 20
Investments:		
U. S. Government obligations, direct and fully guaranteed	598,709 39	958,639 06
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	74,600 00	40,300 00
Shares in other co-operative banks	60,000 00	—
Cash and due from banks	278,498 52	362,377 01
Prepaid expenses	—	—
Other assets	1,854 97	—
TOTAL ASSETS	\$6,715,946 37	\$5,751,407 20
LIABILITIES		
Capital:		
Dues capital	\$409,844 00	\$829,070 00
Profits capital	76,142 60	155,682 96
Paid-up share certificates	2,735,000 00	516,400 00
Savings share accounts	2,716,401 95	3,634,714 50
Dividend savings accounts	—	—
Club accounts	20,877 00	—
Suspended share accounts	44 69	—
Matured share accounts	—	—
Net undivided earnings	24,830 47	—
Reserves:		
Guaranty fund	207,108 39	173,195 44
Surplus	73,202 48	111,079 64
Other reserves	157,776 17	196,232 02
Notes payable	—	—
Dividends declared	—	10,328 00
Credits of members not applied	181 91	—
Due on uncompleted loans	131,655 01	42,319 03
Borrowers' accumulations for taxes	138,145 03	67,997 40
Reserve for Federal Income Taxes	4,421 83	5,666 67
Unearned discount	6,661 42	3,545 17
Other liabilities	13,653 42	5,176 37
TOTAL LIABILITIES	\$6,715,946 37	\$5,751,407 20

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL-CLINTON CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
— \$2,206,036 33 437,058 14 — 61,207 72 26,584 55 — 10,219 43 — 33,247 89 2,175 23 — 26,208 00 4,165 00 30,654 17 10,030 00 4,719 02 — 292 95 8,031 67 1,767 02 29,014 66 — 527,467 35 — 38,300 00 123,043 35 1,346 22 — \$3,581,568 70	— \$14,875,985 15 1,688,756 13 — 151,992 76 — 135,979 54 — 456,371 84 16,493 50 — — 84,209 00 50,200 00 110,900 00 — 15,217 00 17,609 81 53,075 80 — 5,309 74 40,063 74 181,700 51 — 2,533,237 54 1,000 00 — 259,600 00 60,000 00 502,306 14 — — \$21,240,008 20	— \$7,149,184 52 476,734 18 — 39,304 00 — 82,878 02 40,130 89 — 59,179 98 — 136 35 — 10,090 00 25,070 00 51,975 00 31,300 00 — 44,267 27 57,230 17 — 16,248 96 1 00 80,257 68 — 574,937 82 — 105,700 00 211,402 27 — 2,000 00 \$9,058,028 11	\$1,129,395 00 2,349,263 88 — — — — — — 4,682 09 — 130 00 — 49,840 00 49,980 00 8,290 00 405 00 1,008 00 — — 8,006 21 484 10 36,308 32 — 284,281 56 — 27,000 00 — 87,144 66 — \$4,036,218 82	— \$3,596,785 47 — — — — — — — 2,546 05 — — 26,775 00 60,260 00 44,550 00 — 2,316 92 — — 5,576 55 246 54 36,290 35 — 329,274 23 — 48,600 00 290,710 90 — \$4,443,932 01
\$284,402 00 53,792 86 432,400 00 2,416,237 09 — 766 00 — 10,219 23 107,931 26 48,621 39 130,795 47 — 7,005 91 17,827 59 69,145 78 2,129 91 — 294 21 \$3,581,568 70	\$1,845,907 00 356,553 98 5,665,600 00 10,995,934 78 — 888 08 13,058 69 3,567 78 598,465 94 373,186 70 311,345 55 — 169,922 17 1,112 85 379,930 22 485,167 96 11,007 51 20,824 51 7,534 48 \$21,240,008 20	\$669,851 00 115,973 53 3,238,800 00 3,984,743 11 — 7,537 50 — — 283,622 16 258,864 45 151,418 68 — 75,694 38 666 47 64,630 84 185,010 56 3,000 00 9,167 85 9,047 58 \$9,058,028 11	\$1,124,098 00 191,058 46 1,572,400 00 635,723 36 — — — 57,021 98 127,834 72 111,416 08 80,267 13 — 497 42 82,079 52 51,024 50 1,764 98 739 22 293 45 \$4,036,218 82	319,430 00 58,769 87 883,000 00 2,732,497 41 — 6,832 50 443 62 — 54,989 80 17,609 36 168,702 36 — 70,243 66 499 36 34,800 00 85,991 11 4,073 46 782 50 5,267 00 \$4,443,932 01

	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$2,456,609 77	\$28,314,168 48
V.A. loans	72,824 30	116,048 16
Federal Housing Administration, Title II	21,648 98	—
Statutory common form	—	1,359,447 50
Dues and principal payments suspended	17,118 40	—
Participation	—	1,638,327 64
Other real estate	11,839 03	88,597 87
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	25,130 14	192,997 49
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	780 00
Loans on shares and deposits:		
Serial	38,086 00	71,599 61
Paid-up certificates	13,966 00	184,305 34
Savings	20,717 00	265,779 46
Other financial institutions	—	—
Personal loans	1,192 23	141,564 52
Real estate held by foreclosure and in possession	—	5,795 30
Bank building	33,861 68	162,800 02
Alterations to leased quarters	—	—
Furniture and fixtures	2,061 86	52,288 96
Share Insurance Fund	352 62	—
Due from Co-operative Central Bank	26,574 01	273,603 22
Investments:		
U. S. Government obligations, direct and fully guaranteed	223,803 44	2,824,744 14
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	40,600 00	285,400 00
Shares in other co-operative banks	—	680,000 00
Cash and due from banks	71,657 32	1,616,229 09
Prepaid expenses	573 94	—
Other assets	425 77	—
TOTAL ASSETS	\$3,079,042 49	\$38,274,476 80
LIABILITIES		
Capital:		
Dues capital	\$293,122 00	\$1,691,569 00
Profits capital	52,217 39	289,712 21
Paid-up share certificates	1,198,200 00	11,103,800 00
Savings share accounts	1,172,526 56	21,340,025 95
Dividend savings accounts	—	311,110 71
Club accounts	11,625 50	—
Suspended share accounts	—	1,331 65
Matured share accounts	—	—
Net undivided earnings	21,284 12	146,083 59
Reserves:		
Guaranty fund	75,073 94	482,919 14
Surplus	52,718 54	323,935 14
Other reserves	136,291 96	938,948 18
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	—	2,456 58
Due on uncompleted loans	3,641 50	1,191,053 62
Borrowers' accumulations for taxes	57,004 84	413,288 18
Reserve for Federal Income Taxes	925 00	—
Unearned discount	3,655 97	27,157 83
Other liabilities	755 17	11,085 02
TOTAL LIABILITIES	\$3,079,042 49	\$38,274,476 80

BELMONT	BEVERLY	BOSTON	
WAVERLEY CO-OPERATIVE BANK	BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
—	—	—	\$2,550 00
\$8,909,805 98	\$16,026,431 06	\$2,143,589 00	14,572,625 48
1,307,175 35	1,588,189 02	—	918,817 15
—	—	—	568,347 83
230,934 88	273,559 53	206,300 00	8,370 00
76,519 73	347,336 65	—	141,245 66
211,469 14	—	—	503,938 88
—	187,973 00	—	6,646 36
—	—	—	—
21,589 38	89,212 39	2,004 88	25 00
43 00	84 93	—	18,036 22
—	—	—	—
38,175 00	93,645 00	2,625 00	47,455 00
57,589 20	77,570 00	3,500 00	72,985 00
61,345 00	87,275 00	96,753 00	143,920 00
47,735 00	95 00	—	—
9,424 44	17,422 63	2,043 63	154,896 83
—	12,726 81	—	50,544 57
52,082 13	162,073 67	—	208,126 96
—	—	—	5,844 63
20,132 37	18,912 15	1,188 53	42,430 06
27,130 17	1 00	483 15	—
105,712 84	190,815 99	23,014 00	175,360 74
—	—	—	—
687,398 81	1,170,406 25	25,000 00	1,271,821 14
—	—	—	—
148,400 00	292,200 00	18,900 00	227,900 00
—	—	—	240,000 00
487,497 11	862,010 08	280,640 34	1,469,070 01
698 20	—	45,336 60	—
1,342 73	18,083 48	—	1,397 74
\$12,502,200 46	\$21,516,023 64	\$2,851,378 13	\$20,852,355 26
—	—	—	—
\$490,764 00	\$1,717,933 00	\$27,767 00	\$1,037,443 00
85,544 91	304,440 11	3,023 58	198,451 44
3,541,600 00	8,003,400 00	215,600 00	3,943,400 00
6,933,569 23	8,468,523 07	2,407,407 81	13,302,711 46
86,344 65	—	—	—
53,509 00	22,943 00	11,806 00	—
895 70	—	—	—
—	—	—	—
44,934 92	155,034 10	7,887 61	—
—	—	—	—
264,016 65	654,646 14	22,879 10	422,387 84
290,334 51	449,280 65	48,134 45	187,602 95
241,142 91	742,044 06	40,000 00	587,764 12
—	250,000 00	—	—
—	—	—	176,886 19
—	1,471 88	—	4,788 50
232,566 14	213,690 79	2,200 00	397,655 00
215,863 12	518,800 93	50,043 84	545,592 79
8,043 25	7,950 00	—	8,000 00
5,890 59	2,776 76	433 00	19,286 09
7,180 88	3,089 15	14,195 74	20,385 88
\$12,502,200 46	\$21,516,023 64	\$2,851,378 13	\$20,852,355 26

	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	THE COMMON- WEALTH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,000 00	—
Direct reduction	757,935 96	\$3,794,086 61
V.A. loans	114,393 43	397,988 34
Federal Housing Administration, Title II	—	—
Statutory common form	—	1,300 00
Dues and principal payments suspended	—	9,436 81
Participation	—	39,022 98
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	12,674 88
Federal Housing Administration, Title I loans	60,443 04	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	7,720 00	68,720 00
Paid-up certificates	6,940 00	56,505 00
Savings	1,290 00	19,965 00
Other financial institutions	—	—
Personal loans	21,272 24	—
Real estate held by foreclosure and in possession	—	—
Bank building	—	—
Alterations to leased quarters	—	—
Furniture and fixtures	445 00	3,811 02
Share Insurance Fund	1,586 75	4,645 21
Due from Co-operative Central Bank	7,600 41	44,588 56
Investments:		
U. S. Government obligations, direct and fully guaranteed	124,346 15	421,132 42
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	10,000 00	71,500 00
Shares in other co-operative banks	5,000 00	—
Cash and due from banks	27,084 97	154,128 50
Prepaid expenses	43 19	739 16
Other assets	4,079 39	—
TOTAL ASSETS	\$1,152,180 53	\$5,100,244 49
LIABILITIES		
Capital:		
Dues capital	\$164,854 00	\$1,050,590 00
Profits capital	24,915 63	182,387 91
Paid-up share certificates	488,200 00	1,796,800 00
Savings share accounts	239,122 09	1,307,583 64
Dividend savings accounts	—	22,636 89
Club accounts	—	—
Suspended share accounts	—	7 00
Matured share accounts	—	—
Net undivided earnings	7,184 33	16,292 47
Reserves:		
Guaranty fund	43,100 27	131,064 48
Surplus	56,359 59	159,228 94
Other reserves	—	224,981 20
Notes payable	75,000 00	—
Dividends declared	—	—
Credits of members not applied	327 04	19 40
Due on uncompleted loans	5,974 59	59,820 00
Borrowers' accumulations for taxes	33,482 13	140,091 20
Reserve for Federal Income Taxes	—	5,726 70
Unearned discount	11,673 29	—
Other liabilities	1,987 57	3,014 66
TOTAL LIABILITIES	\$1,152,180 53	\$5,100,244 49

BOSTON

ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK	GERMANIA CO-OPERATIVE BANK
—	\$29,700 00	—	\$13,950 00
\$3,735,583 95	1,999,984 39	\$6,054,694 46	2,820,405 63
537,757 94	198,818 53	83,844 41	311,383 76
14,672 31	—	—	228,780 51
9,090 00	73,794 64	2,650 00	15,300 00
43,902 97	144,579 13	28,204 78	—
21,010 07	2 00	—	13,694 53
—	—	—	—
433 80	33,727 32	27,064 88	5,651 92
82,103 69	—	—	—
192 23	713 88	—	1,418 26
59,810 00	13,340 00	20,019 00	19,214 00
52,050 00	13,625 00	37,810 00	10,896 00
17,910 00	52,455 00	33,800 00	5,435 00
—	—	—	—
22,025 09	14,085 64	—	21,134 30
101,924 44	21,404 63	—	—
600 63	—	31,284 91	726 88
29,215 20	11,076 82	15,427 65	2,357 87
666 46	174 56	812 68	656 25
50,606 46	26,112 14	63,199 27	33,250 86
332,000 00	180,546 88	397,362 50	231,812 50
206,055 45	—	—	—
—	—	—	—
75,500 00	32,000 00	90,300 00	51,700 00
—	—	—	—
277,977 80	111,530 63	472,529 83	145,149 57
1,560 18	—	1,344 38	726 17
—	—	—	64 00
\$5,672,648 67	\$2,957,671 19	\$7,360,348 75	\$3,933,708 01
\$747,316 00	\$193,743 00	\$739,828 00	\$238,655 00
132,622 11	36,740 11	140,003 88	40,639 04
1,925,300 00	540,200 00	2,253,600 00	1,515,800 00
2,081,145 47	1,803,640 56	2,832,065 43	1,575,924 20
—	48,888 88	355,238 57	92,832 69
43,220 00	—	16,080 00	—
5 00	17 00	2,899 19	91 36
59,681 75	—	—	—
19,344 40	—	20,133 66	10,839 95
278,073 88	86,003 42	256,505 29	121,856 12
157,638 35	57,069 91	376,807 87	88,101 04
25,108 50	54,932 54	78,326 55	91,480 36
—	—	—	—
—	27,403 01	—	—
57 12	2,705 27	273 59	178 56
17,207 40	7,152 47	30,509 00	11,103 12
167,165 15	95,237 28	247,629 40	140,575 61
—	920 94	6,226 50	900 00
13,770 17	—	—	—
4,993 37	3,016 80	4,221 82	4,730 96
\$5,672,648 67	\$2,957,671 19	\$7,360,348 75	\$3,933,708 01

	BOSTON	
	HAYMARKET CO-OPERATIVE BANK	HYDE PARK CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$13,900 00
Direct reduction	\$8,174,866 26	5,143,121 48
V.A. loans	1,513,726 16	857,181 22
Federal Housing Administration, Title II	873,680 51	351,837 27
Statutory common form	617,800 00	—
Dues and principal payments suspended	45,050 30	—
Participation	607,909 68	—
Other real estate	128,900 00	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	29,767 32
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	707 14
Loans on shares and deposits:		
Serial	8,215 00	37,350 00
Paid-up certificates	18,800 00	52,550 00
Savings	131,664 00	64,660 00
Other financial institutions	11,500 00	—
Personal loans	—	10,489 34
Real estate held by foreclosure and in possession	—	—
Bank building	—	28,920 50
Alterations to leased quarters	—	53,138 10
Furniture and fixtures	66,349 58	5,895 19
Share Insurance Fund	1,596 14	1,291 56
Due from Co-operative Central Bank	112,750 93	65,601 52
Investments:		
U. S. Government obligations, direct and fully guaranteed	990,725 01	400,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	128,400 00	100,600 00
Shares in other co-operative banks	30,000 00	—
Cash and due from banks	297,604 53	353,957 06
Prepaid expenses	8,176 99	—
Other assets	121,986 92	1,708 34
TOTAL ASSETS	\$13,889,702 01	\$7,572,676 04
LIABILITIES		
Capital:		
Dues capital	\$156,731 00	\$770,325 00
Profits capital	24,933 06	128,880 97
Paid-up share certificates	328,200 00	2,445,800 00
Savings share accounts	12,173,658 10	3,218,095 36
Dividend savings accounts	—	—
Club accounts	—	—
Suspended share accounts	—	11 00
Matured share accounts	—	—
Net undivided earnings	39,313 64	57,027 27
Reserves:		
Guaranty fund	139,089 64	207,493 49
Surplus	—	164,579 57
Other reserves	109,153 19	240,164 75
Notes payable	150,000 00	50,000 00
Dividends declared	—	—
Credits of members not applied	6,042 63	354 17
Due on uncompleted loans	495,006 50	68,171 25
Borrowers' accumulations for taxes	263,258 97	205,690 54
Reserve for Federal Income Taxes	—	2,100 00
Unearned discount	—	6,083 39
Other liabilities	4,315 28	7,899 28
TOTAL LIABILITIES	\$13,889,702 01	\$7,572,676 04

BOSTON

JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
—	\$5,450 00	\$2,600 00	—
\$2,764,255 75	2,814,821 13	8,701,015 87	\$23,014,872 33
162,665 40	698,484 23	495,600 76	2,768,330 99
172,351 32	—	—	1,054,964 98
6,750 00	18,500 00	36,976 13	535,484 28
1,398 15	—	—	83,386 45
90,587 27	—	88,322 02	1,295,591 12
—	15,920 90	1 00	49,943 12
—	—	—	—
18,901 82	26,771 65	37,826 72	16,493 84
—	—	—	—
—	—	—	—
14,975 00	66,187 00	45,205 00	40,656 45
1,670 00	50,260 00	43,665 00	51,512 91
38,005 00	22,770 00	17,880 00	190,082 11
—	26,765 00	—	—
—	—	—	—
48,352 85	983 00	2,732 95	—
—	20,000 00	106,005 28	168,667 93
—	—	—	—
3,578 51	11,383 14	18,723 09	27,219 97
6,997 17	10,483 96	35,753 88	3,370 00
32,884 60	38,161 67	95,515 86	261,259 13
—	—	—	—
324,544 39	505,093 45	920,000 00	1,645,890 62
—	—	—	—
—	—	—	—
46,000 00	—	135,200 00	349,700 00
—	—	—	—
168,144 95	34,546 96	534,005 07	1,305,529 11
249 30	—	3,558 98	—
534 44	792 07	60	16,253 91
\$3,902,845 92	\$4,367,374 16	\$11,320,588 21	\$32,879,209 25
—	—	—	—
\$304,828 00	\$839,576 00	\$817,855 00	\$695,974 00
54,269 22	156,119 29	146,591 39	119,962 57
850,200 00	1,742,000 00	3,203,600 00	6,567,800 00
2,229,324 44	821,771 45	5,609,043 23	18,591,717 75
—	—	—	649,730 24
42,128 00	—	69,307 00	—
—	359 49	10 00	—
—	13,660 16	—	—
—	—	80,978 70	221,421 09
97,102 34	229,369 06	281,847 91	602,170 25
44,806 64	201,873 32	219,978 79	392,611 21
136,233 99	—	263,336 00	1,057,304 52
—	130,000 00	150,000 00	1,550,000 00
9,037 00	23,750 00	—	—
120 00	1,639 32	—	—
6,135 42	4,926 63	85,600 35	1,623,599 51
118,437 16	192,809 01	381,629 75	744,088 47
1,250 00	3,752 89	3,750 00	51,800 00
—	—	6,030 19	2,265 43
8,973 71	5,767 54	1,029 90	8,764 21
\$3,902,845 92	\$4,367,374 16	\$11,320,588 21	\$32,879,209 25

	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,600 00	\$41,650 00
Direct reduction	12,336,165 11	34,164,780 90
V.A. loans	166,657 37	22,084,959 98
Federal Housing Administration, Title II	—	7,941,527 09
Statutory common form	317,294 00	4,402,281 42
Dues and principal payments suspended	43,590 65	1,010,696 66
Participation	361,697 19	158,264 28
Other real estate	39,798 94	163,020 20
Out of state — V.A.	—	13,796,316 33
Out of state — F.H.A.	—	353,551 02
Home modernization loans	311,490 56	19,422 27
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	6,444 20
Loans on shares and deposits:		
Serial	9,550 00	195,300 00
Paid-up certificates	74,670 00	283,160 00
Savings	121,705 00	350,990 00
Other financial institutions	—	—
Personal loans	27,365 70	—
Real estate held by foreclosure and in possession	40,779 57	369,154 46
Bank building	113,846 78	504,000 00
Alterations to leased quarters	—	—
Furniture and fixtures	16,571 44	91,171 15
Share Insurance Fund	1,813 64	199,738 35
Due from Co-operative Central Bank	139,293 45	894,020 97
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,020,218 75	9,551,641 25
Other bonds and notes legal for reserve	—	899,095 80
Bonds and notes not legal for reserve	—	1,111,800 00
Federal Home Loan Bank stock	190,800 00	650,000 00
Shares in other co-operative banks	—	3,729,381 11
Cash and due from banks	1,430,659 28	—
Prepaid expenses	1,214 58	—
Other assets	2,533 02	160,946 02
TOTAL ASSETS	\$16,769,315 03	\$103,133,313 46
LIABILITIES		
Capital:		
Dues capital	\$382,840 00	\$4,607,319 00
Profits capital	70,569 53	798,501 36
Paid-up share certificates	4,237,200 00	24,656,800 00
Savings share accounts	9,409,122 46	59,492,598 14
Dividend savings accounts	287,750 93	1,979,434 48
Club accounts	30,106 50	103,149 00
Suspended share accounts	—	—
Matured share accounts	21,515 00	—
Net undivided earnings	—	681,952 60
Reserves:		
Guaranty fund	353,550 24	2,301,460 56
Surplus	291,856 64	1,904,411 19
Other reserves	721,732 64	2,098,790 34
Notes payable	100,000 00	—
Dividends declared	149,385 50	—
Credits of members not applied	25,668 25	—
Due on uncompleted loans	159,782 44	2,801,806 24
Borrowers' accumulations for taxes	438,739 95	1,412,476 95
Reserve for Federal Income Taxes	18,000 00	—
Unearned discount	61,867 47	176,287 37
Other liabilities	9,627 48	118,326 23
TOTAL LIABILITIES	\$16,769,315 03	\$103,133,313 46

BOSTON

DORCHESTER MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
\$58,650 00	—	—	—
8,625,688 76	\$8,524,115 86	\$8,060,555 26	\$4,524,988 06
864,043 58	770,761 15	1,492,246 79	1,536,941 55
126,949 58	975,317 43	37,580 05	974,851 08
71,200 00	498,531 00	90,980 35	2,170 60
—	9,539 82	31,521 38	12,843 44
347,094 42	582,649 06	352,390 10	—
1 00	17,986 58	33,851 43	2 00
—	70,929 23	—	130,560 15
—	370,130 21	—	181,424 71
37,097 42	11,119 37	14,541 26	23,411 85
—	—	16,195 96	—
—	—	—	—
41,476 00	34,447 78	10,751 00	36,590 00
32,725 09	22,616 59	21,119 00	42,575 00
82,955 00	59,209 91	94,005 98	42,595 00
—	—	—	—
—	27,963 88	—	1,909 47
735 00	—	36,349 28	—
2,469 60	—	—	600 00
29,530 76	7,402 31	25,254 36	12,000 00
36,826 56	1,952 22	1,333 12	84,182 25
99,313 18	110,565 09	107,090 73	82,747 45
970,929 13	600,000 00	575,391 00	629,750 00
—	—	—	—
121,600 00	24,450 00	168,000 00	147,400 00
—	134,200 00	—	—
322,026 04	769,486 45	759,031 58	303,793 91
1,276 10	—	2,485 86	1,800 00
823 25	—	7,967 43	6,056 25
\$11,873,410 47	\$13,623,373 94	\$11,938,641 92	\$8,779,192 77
\$969,018 00	\$583,631 00	\$422,367 00	\$1,091,799 00
168,451 20	110,856 22	79,023 39	187,754 23
2,638,600 00	1,728,400 00	2,311,000 00	2,453,800 00
6,646,883 69	8,757,829 35	7,386,782 98	3,775,407 10
—	—	—	211,350 53
86,794 00	—	—	—
41 00	—	—	866 79
36,836 86	—	—	30,688 00
353,739 07	219,696 39	507,530 53	363,966 99
249,875 18	188,477 58	462,381 19	230,655 19
165,510 34	396,041 65	121,808 97	140,445 41
50,000 00	600,000 00	—	—
—	110,155 04	108,125 44	—
1,555 22	1,454 38	5,107 09	11 09
113,914 32	641,926 08	84,263 36	3,700 00
352,036 36	274,695 62	423,662 42	269,828 72
6,500 00	—	—	3,000 00
6,179 42	10,138 43	11,305 50	11,049 38
27,475 81	72 20	15,284 05	4,870 34
\$11,873,410 47	\$13,623,373 94	\$11,938,641 92	\$8,779,192 77

	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$6,516,103 81	\$3,480,377 48
V.A. loans	225,725 74	351,917 77
Federal Housing Administration, Title II	541,207 15	—
Statutory common form	59,934 00	14,200 00
Dues and principal payments suspended	45,099 30	20,079 66
Participation	254,089 75	74,186 81
Other real estate	285,500 00	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	7,293 85	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	46,035 00	17,121 00
Paid-up certificates	52,620 00	19,635 00
Savings	73,960 00	8,500 00
Other financial institutions	—	—
Personal loans	6,873 48	—
Real estate held by foreclosure and in possession	—	—
Bank building	85,219 00	44,719 57
Alterations to leased quarters	—	—
Furniture and fixtures	13,730 27	11,178 02
Share Insurance Fund	3,496 62	8,198 41
Due from Co-operative Central Bank	73,660 40	42,677 39
Investments:		
U. S. Government obligations, direct and fully guaranteed	138,981 39	419,192 98
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	85,600 00	67,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	949,143 66	345,976 60
Prepaid expenses	—	2,576 28
Other assets	1,000 00	95 00
TOTAL ASSETS	\$9,465,273 42	\$4,927,831 95
LIABILITIES		
Capital:		
Dues capital	\$865,844 00	\$483,623 00
Profits capital	153,589 33	84,703 22
Paid-up share certificates	2,705,800 00	1,386,200 00
Savings share accounts	4,458,193 59	2,339,316 86
Dividend savings accounts	—	19,550 88
Club accounts	20,709 00	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	28,635 71	45,972 18
Reserves:		
Guaranty fund	202,993 52	223,908 29
Surplus	123,171 29	87,226 17
Other reserves	142,785 48	90,013 75
Notes payable	325,000 00	—
Dividends declared	—	—
Credits of members not applied	2,242 05	142 84
Due on uncompleted loans	112,302 68	15,600 97
Borrowers' accumulations for taxes	305,452 09	145,056 27
Reserve for Federal Income Taxes	4,248 89	1,200 00
Unearned discount	220 93	—
Other liabilities	14,084 86	5,317 52
TOTAL LIABILITIES	\$9,465,273 42	\$4,927,831 95

BOSTON

TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
—	—	\$8,850 00	\$6,076 00
\$6,704,538 84	\$1,410,284 51	13,375,777 68	37,632,565 23
528,557 87	367,577 39	5,470,644 33	10,290,417 26
—	671,943 92	1,986,124 35	5,863,035 37
—	46,065 00	3,538 16	859,051 95
—	2,177 23	—	1,260,723 19
—	—	646,882 42	2,149,793 04
—	2,718 49	85,405 60	270,708 86
—	—	—	4,658,128 89
—	—	—	2,578,255 89
—	16,153 63	8,574 11	290,234 05
—	114 78	410 35	146,753 48
—	—	—	1,696 08
136,740 00	46,395 00	67,180 00	212,882 00
158,330 00	38,285 00	77,270 00	227,703 60
—	5,545 00	123,035 00	538,789 87
—	—	—	37,774 80
—	—	13,390 59	86,751 54
—	—	—	—
—	—	5,079 95	32,543 00
3,042 08	4,108 04	14,421 39	92,073 81
5,121 33	1,733 77	78,104 94	143,500 58
77,204 69	28,488 50	237,193 10	659,430 17
—	—	—	—
551,998 00	234,424 87	2,819,229 94	5,045,206 97
—	—	—	242,229 75
—	—	—	80,102 57
129,100 00	47,600 00	—	1,019,900 00
—	—	50,000 00	—
302,736 75	128,153 76	1,105,247 13	2,037,992 25
—	—	233,340 31	35,877 00
—	170 00	—	68,288 94
\$8,597,369 56	\$3,051,938 89	\$26,409,699 35	\$76,568,486 14
\$2,471,376 00	\$480,108 00	\$1,626,546 00	\$4,612,868 00
410,871 08	82,737 40	321,035 10	831,986 27
4,242,200 00	1,282,800 00	7,533,400 00	19,609,600 00
—	623,475 61	13,078,609 99	42,684,213 76
339,012 23	177,867 81	485,606 58	—
—	—	—	123,483 00
—	—	2,456 78	229 67
25,205 78	20,780 11	86,319 70	478,406 72
—	—	—	—
321,653 36	93,623 85	1,514,501 06	2,203,141 21
233,217 12	87,282 53	272,145 58	1,955,885 41
276,410 38	87,073 32	452,850 06	428,994 66
—	—	—	—
15,281 99	182 51	1,888 79	27,692 81
750 00	19,100 00	23,283 03	1,714,864 94
252,182 34	92,575 88	976,565 68	1,595,692 53
3,000 00	825 00	5,000 00	—
—	—	1,824 45	60,317 29
6,209 28	3,506 87	27,666 55	241,109 87
\$8,597,369 56	\$3,051,938 89	\$26,409,699 35	\$76,568,486 14

	BRAINTREE	BRIDGE-WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$11,023,509 08	\$1,751,673 36
V.A. loans	792,818 00	122,426 77
Federal Housing Administration, Title II	—	—
Statutory common form	37,926 45	—
Dues and principal payments suspended	43,825 86	—
Participation	123,177 93	—
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	8,593 53
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	89,600 00	12,692 00
Paid-up certificates	90,050 00	18,075 00
Savings	57,900 00	10,564 00
Other financial institutions	—	—
Personal loans	11,809 21	—
Real estate held by foreclosure and in possession	15,701 34	—
Bank building	48,800 00	20,156 62
Alterations to leased quarters	—	—
Furniture and fixtures	14,711 66	2,118 05
Share Insurance Fund	1,667 98	2,002 76
Due from Co-operative Central Bank	125,596 20	21,343 51
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,333,217 52	278,773 24
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	181,500 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	163,349 54	133,239 65
Prepaid expenses	—	1,184 02
Other assets	13,533 54	—
TOTAL ASSETS	\$14,168,694 31	\$2,382,842 51
LIABILITIES		
Capital:		
Dues capital	\$1,874,499 00	\$325,945 00
Profits capital	322,093 48	58,192 10
Paid-up share certificates	5,909,000 00	910,600 00
Savings share accounts	4,440,579 33	749,619 99
Dividend savings accounts	37,129 50	41,818 48
Club accounts	—	9,368 00
Suspended share accounts	305 00	—
Matured share accounts	—	—
Net undivided earnings	89,630 46	38,200 85
Reserves:		
Guaranty fund	356,300 04	70,518 16
Surplus	381,325 64	28,201 69
Other reserves	357,688 77	71,101 48
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	54 00	50 71
Due on uncompleted loans	41,850 00	8,556 16
Borrowers' accumulations for taxes	336,866 68	65,885 10
Reserve for Federal Income Taxes	5,150 00	—
Unearned discount	1,273 00	1,882 75
Other liabilities	14,949 41	2,902 04
TOTAL LIABILITIES	\$14,168,694 31	\$2,382,842 51

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
—	\$6,000 00	—	—	—
\$17,124,134 13	4,799,548 77	\$3,584,751 81	\$3,563,848 04	\$1,759,862 20
1,666,408 82	484,045 13	519,919 99	374,011 09	61,506 17
177,755 85	—	280,829 89	—	—
88,356 53	23,500 00	160,000 00	—	8,308 39
198,748 11	—	51,146 59	10,000 00	7,279 13
—	267,765 20	286,681 75	209,867 76	—
—	—	397,196 24	130,645 53	—
—	—	—	65,428 89	—
30,278 25	23,342 57	—	—	3,408 10
81 92	—	—	—	—
211,150 00	35,485 00	16,140 00	32,558 00	20,870 00
66,550 00	30,500 00	19,030 00	1,480 00	12,105 00
63,750 00	50,310 00	69,865 00	58,906 00	19,995 00
—	470 00	—	—	—
12,542 80	—	9,537 51	—	—
161,493 33	65,982 86	136,360 58	—	—
—	—	—	360 21	2,618 82
54,432 53	8,488 06	67,948 28	8,554 96	4,084 16
2,596 52	451 98	—	637 92	1,996 36
197,527 53	57,266 00	55,717 62	45,831 58	20,841 28
2,333,926 82	318,100 00	517,431 25	412,693 04	243,285 14
—	—	—	—	—
299,100 00	83,400 00	71,100 00	55,000 00	29,200 00
346,874 97	401,765 38	30,000 00	35,000 00	—
344 49	521 64	239,731 02	136,326 93	119,814 07
—	1,454 07	41,274 96	823 11	789 89
—	—	8,980 64	34,603 43	1,102 35
\$23,036,052 60	\$6,667,396 66	\$6,563,643 13	\$5,176,576 49	\$2,317,066 06
\$4,137,967 00	\$732,615 00	\$305,836 00	\$329,125 00	\$301,301 00
855,715 90	134,314 38	49,629 36	52,189 18	51,641 99
4,624,200 00	1,798,000 00	883,400 00	188,400 00	894,200 00
10,592,207 91	3,234,330 13	4,863,282 36	4,249,272 01	815,918 18
—	—	—	—	—
60,810 50	7,963 00	7,409 00	24,566 00	—
30 48	440 36	—	639 74	—
79,338 15	—	18,451 35	52,579 16	—
726,978 46	276,483 06	93,898 19	53,953 56	57,817 99
696,903 71	128,152 08	4,598 13	76,876 24	48,857 21
555,128 09	102,393 85	147,293 34	21,215 44	59,988 93
—	—	—	—	—
—	50,219 40	—	—	9,330 11
2,002 63	—	45 43	691 10	637 06
167,530 94	29,286 04	5,650 00	12,869 55	8,550 00
509,399 85	170,284 99	167,460 22	109,339 26	66,439 24
6,500 00	2,300 00	—	—	510 00
5,758 68	—	7,838 84	3,537 95	456 81
15,580 30	614 37	8,850 91	1,322 30	1,417 54
\$23,036,052 60	\$6,667,396 66	\$6,563,643 13	\$5,176,576 49	\$2,317,066 06

	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELIANCE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$9,881,844 27	\$14,983,326 27
V.A. loans	1,221,269 48	712,881 44
Federal Housing Administration, Title II	302,371 18	—
Statutory common form	204,776 41	192,172 53
Dues and principal payments suspended	—	41,684 63
Participation	453,295 17	809,988 85
Other real estate	—	114,299 82
Out of state — V.A.	536,060 33	810,682 08
Out of state — F.H.A.	434,273 66	1,073,166 42
Home modernization loans	53,209 74	41,820 70
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	861 66
Loans on shares and deposits:		
Serial	27,200 00	85,476 04
Paid-up certificates	43,880 00	13,749 00
Savings	31,375 00	99,073 83
Other financial institutions	—	—
Personal loans	38,002 86	—
Real estate held by foreclosure and in possession	24,051 13	12,182 59
Bank building	16,000 00	243,896 12
Alterations to leased quarters	—	2,700 00
Furniture and fixtures	24,025 65	19,685 60
Share Insurance Fund	1,805 87	54,734 76
Due from Co-operative Central Bank	91,652 78	211,209 15
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,444,184 38	3,249,057 66
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	131,500 00	300,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	292,040 59	1,596,800 43
Prepaid expenses	397 53	3,601 01
Other assets	6,314 27	43,514 18
TOTAL ASSETS	\$15,259,530 30	\$24,726,064 77
LIABILITIES		
Capital:		
Dues capital	\$584,253 00	\$1,418,755 00
Profits capital	103,543 17	251,447 21
Paid-up share certificates	4,717,400 00	2,878,000 00
Savings share accounts	7,963,598 57	17,366,644 40
Dividend savings accounts	255,942 33	—
Club accounts	43,200 00	12,940 00
Suspended share accounts	10 00	157 33
Matured share accounts	—	19,810 35
Net undivided earnings	56,470 24	70,013 41
Reserves:		
Guaranty fund	289,588 29	900,582 08
Surplus	356,834 77	404,890 36
Other reserves	225,863 20	585,991 95
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	4,103 65	621 45
Due on uncompleted loans	295,268 57	208,965 28
Borrowers' accumulations for taxes	314,740 95	543,503 27
Reserve for Federal Income Taxes	—	17,904 89
Unearned discount	39,446 44	42,414 68
Other liabilities	9,267 12	3,423 11
TOTAL LIABILITIES	\$15,259,530 30	\$24,726,064 77

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
\$4,400 00	\$7,550 00	—	\$64,995 00	—
4,453,573 87	2,369,858 28	\$3,306,052 85	799,697 22	\$2,066,078 51
416,743 61	415,482 35	758,376 35	—	381,293 95
90,413 70	258,810 73	280,171 74	—	157,046 92
1,690 00	19,820 58	—	—	9,890 00
24,187 26	18,480 60	2,005 81	—	8,532 52
47,810 51	—	—	—	58,280 75
—	—	28,195 39	—	28,810 42
—	—	—	—	—
97,107 12	12,621 57	9,372 84	—	36,339 08
—	—	116,646 51	—	—
—	235 86	—	378 82	—
58,610 00	37,170 00	23,805 00	3,440 00	20,810 00
27,345 00	21,325 00	51,145 00	4,120 00	19,339 00
36,750 00	15,185 00	55,895 00	505 00	20,550 00
2,430 00	—	—	—	—
—	3,236 33	—	—	45,685 80
21,400 00	—	78,974 32	10,678 12	9,845 97
—	600 00	—	8,215 36	—
9,704 39	8,887 09	19,364 97	1,070 61	5,610 49
1,036 12	1 00	17,542 69	123 04	3,264 88
51,726 12	34,203 51	47,148 73	9,126 13	28,859 36
337,244 38	380,487 50	110,000 00	90,000 00	152,540 63
—	—	28,750 00	—	85,000 00
80,100 00	52,900 00	78,500 00	7,800 00	42,000 00
—	—	40,000 00	—	—
192,117 03	110,477 27	476,110 40	39,231 86	194,014 93
630 45	—	4,505 29	—	2,220 47
75 78	—	—	7 00	—
\$5,955,095 34	\$3,767,332 67	\$5,532,562 89	\$1,039,388 16	\$3,376,013 68
\$591,303 00	\$534,626 00	\$382,943 00	\$102,670 00	\$312,238 00
103,230 09	97,979 48	67,340 17	17,160 64	55,770 23
1,666,400 00	1,382,200 00	1,673,600 00	475,200 00	926,600 00
2,922,190 46	1,238,560 75	2,601,811 61	334,373 54	1,710,354 03
—	—	—	—	—
1,716 40	19,400 00	1,890 50	—	5,143 50
—	—	—	—	34 15
61,502 01	—	—	15,447 79	—
193,321 27	127,284 92	164,575 09	23,932 45	93,121 10
60,642 77	131,548 00	101,773 34	4,901 65	42,656 89
186,854 97	64,104 46	118,933 91	43,921 14	90,176 04
—	—	120,000 00	—	—
—	26,648 90	81,096 46	—	52,598 85
—	—	86 46	—	1,090 99
32,079 31	7,246 07	27,519 26	322 81	5,383 28
131,539 32	132,283 39	159,668 95	5,618 40	68,056 01
1,300 00	1,158 76	858 28	250 00	—
—	2,046 53	17,520 56	—	12,308 16
3,015 74	2,245 41	12,945 30	—	482 45
\$5,955,095 34	\$3,767,332 67	\$5,532,562 89	\$1,039,388 16	\$3,376,013 68

	CHICOPEE	COHASSET
	THE CHICOPEE FALLS CO-OPERATIVE BANK	PILGRIM CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$5,900 00
Direct reduction	\$424,001 56	3,986,469 74
V.A. loans	7,947 03	344,897 43
Federal Housing Administration, Title II	—	139,368 22
Statutory common form	—	—
Dues and principal payments suspended	—	52,303 96
Participation	—	—
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	1,216 62	28,672 22
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	399 62
Loans on shares and deposits:		
Serial	3,665 00	21,125 00
Paid-up certificates	6,100 00	32,400 00
Savings	100 00	18,920 00
Other financial institutions	—	440 00
Personal loans	—	—
Real estate held by foreclosure and in possession	—	12,529 17
Bank building	—	—
Alterations to leased quarters	—	1,906 03
Furniture and fixtures	150 60	10,658 48
Share Insurance Fund	1 00	4,644 77
Due from Co-operative Central Bank	4,485 54	44,259 26
Investments:		
U. S. Government obligations, direct and fully guaranteed	—	411,155 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	7,000 00	64,700 00
Shares in other co-operative banks	25,000 00	—
Cash and due from banks	8,308 24	174,063 04
Prepaid expenses	—	2,522 60
Other assets	—	—
TOTAL ASSETS	\$487,975 59	\$5,357,334 54
LIABILITIES		
Capital:		
Dues capital	\$97,076 00	\$481,784 00
Profits capital	16,524 14	90,097 98
Paid-up share certificates	177,200 00	1,783,600 00
Savings share accounts	150,114 05	2,263,844 25
Dividend savings accounts	—	79,059 47
Club accounts	—	3,696 00
Suspended share accounts	—	299 60
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	14,641 37	137,053 92
Surplus	9,173 06	181,635 44
Other reserves	8,735 96	104,509 45
Notes payable	—	—
Dividends declared	1,757 00	42,846 39
Credits of members not applied	—	2,643 48
Due on uncompleted loans	—	63,877 40
Borrowers' accumulations for taxes	12,754 01	112,608 27
Reserve for Federal Income Taxes	—	2,819 26
Unearned discount	—	2,338 84
Other liabilities	—	4,620 79
TOTAL LIABILITIES	\$487,975 59	\$5,357,334 54

CONCORD	DANVERS	DEDHAM	DIGHTON
CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
\$1,800 00 12,606,535 59 696,386 04 12,685 98 227,314 54 34,032 19 192,048 50 39,158 82 — 45,372 71 9,480 77 — 125,890 00 232,140 00 75,405 00 11,940 00 39,081 55 — 71,857 03 — 27,810 32 146,198 92 1,923,701 79 — 198,200 00 — 223,714 18 — 4,882 70 \$16,945,636 63	— \$3,126,622 68 160,039 55 — — 13,700 00 29,000 00 — — 27,456 73 — — 44,315 00 42,410 00 27,355 00 14,250 00 — 3,000 00 — 1,698 45 1,134 13 36,000 69 368,350 04 — 52,300 00 270,428 91 976 13 — \$4,219,097 31	\$3,000 00 6,937,314 58 1,551,272 07 — 159,604 82 3,800 00 48,918 61 — — 87,986 13 — — 62,395 00 72,510 00 100,440 00 8,870 00 — 61,397 93 — 13,260 99 6,596 07 93,881 49 499,346 21 — 138,100 00 20,000 00 604,164 16 — \$10,472,858 06	— \$1,829,681 63 20,254 51 — — — — 5,877 62 — — — — 23,683 00 29,545 00 11,707 84 8,000 00 — 37,358 50 3,645 17 — 337 14 1 00 21,135 65 99,158 75 — 35,300 00 — 164,329 44 290 00 — \$2,290,305 25
\$2,033,585 00 323,984 14 7,825,800 00 4,756,527 13 — 8,380 00 — — 152,133 03 374,258 20 206,364 12 495,854 80 — 1,375 71 287,700 99 386,618 40 — 12,330 79 80,724 32 \$16,945,636 63	\$797,578 00 138,008 12 1,695,600 00 1,086,872 82 — — — — 41,494 42 163,429 03 192,558 05 — — 6 68 7,950 00 94,314 49 230 79 — 1,054 91 \$4,219,097 31	\$1,059,239 00 183,012 67 3,685,800 00 4,350,792 34 — — — — — 390,773 11 274,036 76 193,516 58 — 81,252 87 1,477 08 17,547 61 221,943 32 6,000 00 — 7,466 72 \$10,472,858 06	\$176,452 00 33,536 19 1,085,700 00 640,822 80 78,822 19 21,353 00 — 6,007 85 85,866 38 48,025 45 69,817 37 — — 50 13 3,900 00 37,862 39 2,000 00 — 89 50 \$2,290,305 25

	EAST BRIDGEWATER	EAST- HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$1,264,924 51	\$1,611,827 73
V.A. loans	63,630 98	177,373 03
Federal Housing Administration, Title II	—	—
Statutory common form	—	—
Dues and principal payments suspended	—	23,505 29
Participation	—	—
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	17,651 82	23,333 20
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	15,921 00	5,261 00
Paid-up certificates	22,633 00	17,556 12
Savings	6,160 00	11,773 63
Other financial institutions	—	—
Personal loans	10,745 77	10,507 20
Real estate held by foreclosure and in possession	5,010 06	—
Bank building	—	—
Alterations to leased quarters	50 00	—
Furniture and fixtures	4,025 62	5,699 51
Share Insurance Fund	102 16	2,675 21
Due from Co-operative Central Bank	13,853 54	19,078 36
Investments:		
U. S. Government obligations, direct and fully guaranteed	91,665 00	150,032 26
Other bonds and notes legal for reserve	25,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	12,900 00	31,600 00
Shares in other co-operative banks	—	—
Cash and due from banks	62,142 65	51,536 54
Prepaid expenses	416 12	432 68
Other assets	67 46	—
TOTAL ASSETS	\$1,616,899 69	\$2,142,191 76
LIABILITIES		
Capital:		
Dues capital	\$239,520 00	\$206,007 00
Profits capital	43,419 96	34,702 35
Paid-up share certificates	656,400 00	515,000 00
Savings share accounts	435,204 85	1,055,012 87
Dividend savings accounts	—	—
Club accounts	12,616 50	—
Suspended share accounts	293 17	—
Matured share accounts	—	—
Net undivided earnings	3,237 19	5,858 60
Reserves:		
Guaranty fund	55,051 08	52,985 53
Surplus	23,763 54	30,542 74
Other reserves	35,081 86	86,516 86
Notes payable	60,000 00	75,000 00
Dividends declared	—	—
Credits of members not applied	379 43	342 17
Due on uncompleted loans	6,402 28	11,793 79
Borrowers' accumulations for taxes	43,882 01	61,260 30
Reserve for Federal Income Taxes	—	—
Unearned discount	1,448 72	5,874 25
Other liabilities	199 10	1,295 30
TOTAL LIABILITIES	\$1,616,899 69	\$2,142,191 76

EASTON	EVERETT		FALL RIVER	
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
—	—	—	\$106,500 00	—
\$3,694,118 54	\$8,039,861 12	\$3,577,849 81	7,865,034 93	\$6,934,370 24
71,149 57	1,602,069 27	33,265 74	134,995 53	97,979 36
—	685,748 67	—	—	13,113 64
—	48,800 00	—	161,783 04	52,381 59
—	10,661 22	3,102 04	2,854 85	104,842 20
—	—	—	75,000 00	40,000 00
—	—	—	79 81	—
—	—	—	—	—
15,854 66	69,511 37	—	53,110 15	46,277 05
—	—	—	239 69	—
—	—	—	—	—
48,805 00	51,990 00	17,100 00	82,460 00	67,175 00
17,575 00	56,940 00	53,310 00	31,870 00	54,520 00
67,920 00	58,895 00	38,785 00	27,400 00	43,335 00
—	—	—	—	—
5,391 38	—	—	34,017 00	40,442 00
2,507 37	969 78	—	19,644 56	—
—	125,071 86	—	145,809 47	97,654 56
—	—	—	—	—
6,496 51	31,663 45	14,990 71	43,644 76	7,393 73
546 88	1,382 06	1,621 92	1,132 39	896 56
40,577 26	104,809 08	37,561 97	89,313 67	69,299 03
—	—	—	—	—
307,849 92	563,122 93	126,873 75	1,447,204 75	447,087 02
—	—	—	—	—
61,600 00	159,500 00	49,200 00	124,000 00	97,500 00
—	—	—	—	—
258,170 13	683,729 47	362,545 26	158,529 44	178,252 16
783 06	—	1,111 71	—	1,677 01
—	1,509 08	—	688 05	—
\$4,599,345 28	\$12,296,234 36	\$4,317,317 91	\$10,605,312 09	\$8,394,196 15
—	—	—	—	—
—	—	—	—	—
\$876,212 00	\$1,439,295 00	\$401,635 00	\$1,678,315 00	\$1,125,841 00
171,377 51	271,175 60	68,545 66	310,607 92	209,923 68
870,400 00	3,111,800 00	1,070,400 00	3,815,200 00	3,269,200 00
2,091,719 55	5,962,992 07	2,333,651 15	3,324,986 09	2,470,805 18
—	—	—	—	—
9,433 50	—	15,083 00	9,033 50	9,556 00
—	—	—	11 00	3 00
—	—	—	—	—
—	42,655 02	29,223 57	83,168 36	28,953 18
—	—	—	—	—
96,026 49	392,514 76	80,638 24	513,479 70	267,797 71
102,736 09	309,111 41	99,594 20	423,830 04	441,020 82
67,457 59	321,484 77	138,130 39	54,881 22	40,431 79
75,000 00	—	—	—	100,000 00
59,801 20	—	—	—	—
30 00	10,335 41	2 00	1,425 30	—
70,674 50	148,953 72	595 00	151,829 28	245,906 43
103,397 44	259,424 62	77,906 38	203,345 19	157,846 50
1,273 67	7,531 04	—	7,000 00	6,000 00
3,447 13	13,064 41	—	15,215 00	12,016 06
358 61	5,896 53	1,913 32	12,984 49	8,894 80
\$4,599,345 28	\$12,296,234 36	\$4,317,317 91	\$10,605,312 09	\$8,394,196 15

	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$33,550 00	—
Direct reduction	3,450,134 23	\$5,995,870 00
V.A. loans	179,945 88	30,092 73
Federal Housing Administration, Title II	—	—
Statutory common form	62,420 34	64,857 81
Dues and principal payments suspended	21,768 00	21,500 00
Participation	—	225,946 82
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	15,210 77	34,466 47
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	32,747 00	36,055 00
Paid-up certificates	9,850 00	36,360 00
Savings	8,400 00	142,700 00
Other financial institutions	—	1,780 00
Personal loans	25,770 50	75,323 43
Real estate held by foreclosure and in possession	—	—
Bank building	49,945 00	84,604 37
Alterations to leased quarters	—	—
Furniture and fixtures	3,556 95	28,441 48
Share Insurance Fund	20,947 88	553 68
Due from Co-operative Central Bank	39,869 74	41,633 45
Investments:		
U. S. Government obligations, direct and fully guaranteed	254,900 00	279,556 25
Other bonds and notes legal for reserve	—	29,605 99
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	57,400 00	52,600 00
Shares in other co-operative banks	—	—
Cash and due from banks	132,171 84	190,065 36
Prepaid expenses	632 28	2,418 70
Other assets	—	8,640 41
TOTAL ASSETS	\$4,399,220 41	\$7,392,071 95
LIABILITIES		
Capital:		
Dues capital	\$740,687 00	\$371,315 00
Profits capital	137,899 26	57,989 02
Paid-up share certificates	2,024,400 00	2,176,000 00
Savings share accounts	901,956 62	3,778,423 50
Dividend savings accounts	—	146,270 91
Club accounts	3,276 00	—
Suspended share accounts	—	6 00
Matured share accounts	—	—
Net undivided earnings	16,386 33	131,065 15
Reserves:		
Guaranty fund	266,977 11	87,935 53
Surplus	158,044 35	59,491 55
Other reserves	—	158,857 44
Notes payable	—	50,000 00
Dividends declared	—	—
Credits of members not applied	900 54	471 44
Due on uncompleted loans	43,912 40	287,801 84
Borrowers' accumulations for taxes	87,965 60	67,687 08
Reserve for Federal Income Taxes	4,500 00	—
Unearned discount	6,351 18	17,114 14
Other liabilities	5,964 02	1,643 35
TOTAL LIABILITIES	\$4,399,220 41	\$7,392,071 95

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
—	—	\$5,000 00	—	\$47,660 00
\$19,113,789 38	\$19,410,496 93	6,645,577 72	\$2,474,102 74	2,045,517 60
3,392,838 21	4,451,293 41	437,756 34	302,390 07	673,441 58
—	4,445,613 69	400,370 03	—	—
—	260,450 00	5,590 00	—	475 00
15,408 64	292,226 43	4,500 00	16,755 37	1,317 49
160,580 90	—	—	—	—
25,203 19	—	28,512 20	—	—
—	—	—	—	—
187,019 74	15,935 78	59,535 90	5,201 51	20,133 69
—	192,989 69	—	—	—
297 81	482 90	21 54	—	226 59
—	—	—	—	—
56,430 00	36,850 00	9,551 28	34,141 00	24,890 00
57,415 00	85,220 00	10,718 00	27,740 00	1,585 00
56,650 00	199,800 00	23,684 00	8,710 00	500 00
3,850 00	—	—	—	—
—	168,479 07	—	—	—
—	41,543 70	14,232 07	—	13,579 00
130,011 20	285,390 63	149,339 35	11,148 00	19,621 85
—	—	—	—	—
18,622 27	85,385 08	22,151 70	75 00	3,239 20
17,016 84	1 00	11,309 49	395 18	386 30
227,644 36	296,075 61	69,799 24	30,007 65	30,072 94
—	—	—	—	—
1,868,932 50	2,568,208 90	104,600 00	288,184 88	134,000 00
845,000 00	714,950 00	—	—	—
197,916 00	—	—	—	—
323,200 00	398,600 00	95,000 00	44,200 00	50,200 00
20,000 00	20,000 00	—	—	—
262,655 74	1,155,289 52	340,926 99	231,358 15	382,606 23
—	—	—	448 66	—
13,874 43	2,000 00	—	—	—
\$26,994,356 21	\$35,127,282 34	\$8,438,175 85	\$3,474,858 21	\$3,449,452 47
—	—	—	—	—
\$1,393,123 00	\$833,883 00	\$347,805 00	\$407,164 00	\$759,686 00
265,886 60	148,579 52	59,311 98	62,136 68	145,205 88
6,300,800 00	7,526,000 00	2,082,200 00	1,358,200 00	1,072,000 00
15,740,327 31	22,102,804 95	4,587,229 93	1,195,933 46	977,126 98
—	244,306 26	89,679 92	19,320 38	—
—	14,560 00	1,995 00	14,431 50	2,330 00
—	171 55	6 00	10 00	44 73
—	—	9,084 61	—	—
186,869 59	—	28,951 24	48,229 01	10,403 57
—	—	—	—	—
672,385 18	912,073 68	184,769 05	97,661 47	155,857 59
652,536 66	408,541 48	93,116 30	52,145 62	239,583 10
882,564 43	1,260,576 67	241,712 52	129,581 51	—
100,000 00	—	50,000 00	—	—
—	308,802 37	—	—	—
16,333 06	3,237 02	3,666 60	100 00	952 43
200,683 74	582,929 49	460,650 99	32,713 36	3,520 01
532,074 11	652,324 65	191,238 23	53,963 41	77,199 07
11,743 78	18,166 66	500 00	—	3,919 57
35,092 54	50,073 04	—	873 86	—
3,936 21	60,252 00	6,258 48	2,393 95	1,623 54
\$26,994,356 21	\$35,127,282 34	\$8,438,175 85	\$3,474,858 21	\$3,449,452 47

	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$56,130 00
Direct reduction	\$2,243,475 21	9,249,475 05
V.A. loans	822,888 87	1,584,731 49
Federal Housing Administration, Title II	626,874 45	62,958 86
Statutory common form	—	101,151 49
Dues and principal payments suspended	—	41,348 73
Participation	—	277,189 64
Other real estate	6,973 00	6,953 54
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	39,252 08	11,948 01
Federal Housing Administration, Title I loans	36,020 76	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	37,876 43	116,315 00
Paid-up certificates	18,322 12	154,460 00
Savings	34,090 23	48,735 00
Other financial institutions	—	—
Personal loans	22,773 59	11,238 36
Real estate held by foreclosure and in possession	—	10,981 57
Bank building	14,989 00	86,569 41
Alterations to leased quarters	—	—
Furniture and fixtures	8,073 81	26,441 19
Share Insurance Fund	518 18	7,849 78
Due from Co-operative Central Bank	38,967 48	122,094 39
Investments:		
U. S. Government obligations, direct and fully guaranteed	276,083 95	1,548,625 00
Other bonds and notes legal for reserve	1,800 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	55,700 00	180,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	355,706 99	461,168 99
Prepaid expenses	—	1,413 61
Other assets	321 13	—
TOTAL ASSETS	\$4,640,707 28	\$14,167,979 11
LIABILITIES		
Capital:		
Dues capital	\$877,590 00	\$1,834,998 00
Profits capital	152,722 24	337,867 30
Paid-up share certificates	1,389,200 00	5,075,200 00
Savings share accounts	1,693,181 54	5,081,473 12
Dividend savings accounts	—	—
Club accounts	7,646 00	32,664 25
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	31,728 28	43,907 39
Reserves:		
Guaranty fund	160,176 84	512,143 51
Surplus	128,878 60	502,266 37
Other reserves	61,191 57	251,598 16
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	1,995 88	1,501 32
Due on uncompleted loans	21,033 05	215,038 68
Borrowers' accumulations for taxes	94,189 14	257,127 36
Reserve for Federal Income Taxes	1,938 40	13,500 00
Unearned discount	14,132 07	2,763 78
Other liabilities	5,103 67	5,929 87
TOTAL LIABILITIES	\$4,640,707 28	\$14,167,979 11

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
\$19,000 00 2,702,131 72 144,122 84 — 6,605 00 — — — 16,122 70 — — 40,885 00 10,840 00 10,745 00 — — 45,051 35 — 14,013 51 205 15 33,231 42 392,567 85 — 35,100 00 114,536 00 199 13 — \$3,585,356 67	\$6,100 00 1,732,006 28 262,605 81 — 6,320 00 5,030 53 14,612 03 — — 469 24 — 38,387 00 5,078 00 41,609 92 — 10,966 87 24,789 40 — 869 28 2,306 00 22,891 01 200,562 62 — 20,700 00 107,883 22 — — \$2,503,187 21	\$12,000 00 8,834,112 59 2,342,189 49 — 49,915 00 139,352 78 482,653 84 61,265 76 — 113,572 04 — — 91,525 00 40,935 00 110,935 00 — 73,213 71 60,135 59 88,804 61 — 20,551 01 5,000 00 116,672 21 1,375,666 38 — 152,700 00 70,000 00 236,010 35 — — \$14,477,210 36	\$25,900 00 14,410,492 61 490,167 68 33,087 85 — 19,848 82 40,000 00 55,105 79 — 35,788 96 41,688 11 230 75 76,490 00 46,785 00 87,630 00 — 2,646 69 27,875 00 26,596 81 150,765 20 1,104,469 31 — 232,600 00 673,707 71 1,933 82 38 79 \$17,583,848 90
\$654,403 00 127,260 71 1,301,000 00 835,734 10 — 3,991 00 — — — 262,026 03 225,035 78 — 41,139 60 1,648 98 18,289 48 111,256 17 — 2,549 94 1,021 88 \$3,585,356 67	\$391,105 00 65,119 18 585,200 00 1,153,421 96 — — — — — 87,201 72 94,675 07 36,385 25 — 42,969 11 35 00 8,179 35 35,848 54 1,000 00 6 90 2,040 13 \$2,503,187 21	\$1,546,880 00 262,639 17 2,256,000 00 8,759,413 51 — — — 206,261 60 365,719 54 161,725 05 469,074 97 — 3 44 145,765 00 261,375 20 2,700 00 36,677 82 2,975 06 \$14,477,210 36	\$1,704,808 00 332,477 99 5,000,200 00 8,462,706 44 — — — — 712,319 43 201,144 73 598,622 29 — 139,916 58 3,326 80 147,495 89 240,782 71 18,644 39 11,424 90 9,978 75 \$17,583,848 90

	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$600 00	—
Direct reduction	3,218,001 68	\$3,732,530 77
V.A. loans	111,004 43	49,633 97
Federal Housing Administration, Title II	17,763 00	—
Statutory common form	850 00	—
Dues and principal payments suspended	78,889 57	27,821 93
Participation	—	—
Other real estate	—	12,201 76
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	18,678 23	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	40,835 00	26,570 00
Paid-up certificates	56,330 00	51,820 00
Savings	4,445 00	51,145 00
Other financial institutions	—	—
Personal loans	6,837 18	—
Real estate held by foreclosure and in possession	—	19,313 77
Bank building	—	—
Alterations to leased quarters	18,995 11	—
Furniture and fixtures	8,361 28	4,240 14
Share Insurance Fund	221 85	515 26
Due from Co-operative Central Bank	32,438 38	38,880 37
Investments:		
U. S. Government obligations, direct and fully guaranteed	350,000 00	140,000 00
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	37,300 00	57,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	200,496 64	399,370 68
Prepaid expenses	—	828 00
Other assets	5,013 86	—
TOTAL ASSETS	\$4,207,061 21	\$4,612,371 65
LIABILITIES		
Capital:		
Dues capital	\$461,337 00	\$517,180 00
Profits capital	82,200 34	94,142 93
Paid-up share certificates	1,299,800 00	1,532,200 00
Savings share accounts	2,031,708 98	1,788,812 71
Dividend savings accounts	—	—
Club accounts	—	4,667 00
Suspended share accounts	—	39 59
Matured share accounts	—	—
Net undivided earnings	—	—
Reserves:		
Guaranty fund	88,935 90	185,577 70
Surplus	24,415 36	71,832 32
Other reserves	94,485 81	60,018 31
Notes payable	—	150,000 00
Dividends declared	14,205 17	31,652 53
Credits of members not applied	1,182 55	711 82
Due on uncompleted loans	30,193 69	66,900 00
Borrowers' accumulations for taxes	75,907 55	104,641 67
Reserve for Federal Income Taxes	800 00	—
Unearned discount	—	—
Other liabilities	1,888 86	3,995 07
TOTAL LIABILITIES	\$4,207,061 21	\$4,612,371 65

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	THE HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
—	—	—	\$1,250 00	—
\$3,062,882 55	\$2,868,754 25	\$1,927,584 91	4,267,084 91	\$2,951,025 88
421,663 78	133,318 72	211,976 23	296,331 83	236,092 56
—	—	51,180 01	57,030 84	—
7,250 00	7,500 00	2,550 00	—	—
35,971 20	3,988 84	—	35,815 17	13,185 16
—	—	11,886 50	—	58,819 74
—	—	—	—	—
—	—	—	—	—
13,027 78	30,945 76	8,989 97	—	28,920 03
—	—	—	—	—
209 05	—	—	54 96	98 65
—	—	—	—	—
5,535 00	14,085 00	4,250 00	14,750 00	25,155 00
69,132 00	5,850 00	6,200 00	65,050 00	66,200 00
26,551 00	65,160 00	36,300 00	5,150 00	77,950 00
—	—	—	—	—
25,932 17	19,431 17	—	—	—
—	—	—	—	—
11,469 97	—	—	22,666 95	—
—	418 24	—	—	—
16,704 62	15,215 44	2,464 32	11,455 09	14,031 30
468 00	10,896 00	13,450 00	649 12	1,276 66
35,579 29	30,191 33	23,980 31	49,393 57	31,629 67
—	—	—	—	—
376,034 58	267,401 99	263,736 57	308,937 51	—
—	—	—	—	63,259 81
—	—	—	—	—
52,800 00	44,200 00	32,200 00	75,700 00	30,100 00
50,000 00	—	—	—	—
212,662 96	136,011 85	75,584 96	333,176 10	372,716 01
765 00	—	473 61	2,173 01	30,196 34
—	—	—	—	—
\$4,424,638 95	\$3,653,368 59	\$2,672,807 39	\$5,546,669 06	\$4,009,656 81
—	—	—	—	—
\$312,272 00	\$260,888 00	\$283,696 00	\$371,960 00	\$399,490 00
52,883 35	42,955 55	52,324 70	66,787 07	63,930 59
2,151,000 00	503,400 00	339,400 00	3,096,000 00	1,032,000 00
1,377,266 73	2,469,930 85	1,733,512 72	1,284,614 67	2,127,136 96
—	—	—	67,165 36	—
11,105 00	7,807 50	5,874 00	—	13,889 00
44 13	81 85	—	242 27	—
—	—	—	—	—
74,273 75	11,540 35	8,596 07	—	62,959 94
—	—	—	—	—
127,736 85	91,334 91	53,858 35	144,628 64	38,214 96
33,189 72	50,241 42	25,377 80	146,119 46	—
144,028 40	123,163 69	60,980 03	154,199 43	148,484 58
—	—	50,000 00	—	—
—	69 16	4 00	46,114 55	—
36,134 47	1,500 00	2,213 77	304 70	401 62
96,405 41	76,863 93	56,775 46	39,995 17	10,667 30
900 00	1,549 07	—	121,790 37	100,785 92
6,277 32	8,740 47	—	1,500 00	3,800 00
1,121 82	3,301 84	194 49	—	6,608 75
—	—	—	5,247 37	1,287 19
\$4,424,638 95	\$3,653,368 59	\$2,672,807 39	\$5,546,669 06	\$4,009,656 81

	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,000 00	\$700 00
Direct reduction	3,923,510 17	4,545,314 22
V.A. loans	54,729 74	678,516 58
Federal Housing Administration, Title II	—	—
Statutory common form	36,875 00	20,950 00
Dues and principal payments suspended	61,201 99	89,275 16
Participation	—	90,549 57
Other real estate	16,217 02	108,656 54
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	37,181 09	16,307 25
Federal Housing Administration, Title I loans	—	29,451 54
Insurance and taxes paid on mortgaged property	—	50 00
Loans on shares and deposits:		
Serial	76,275 00	23,355 00
Paid-up certificates	18,010 00	30,455 00
Savings	18,565 00	26,919 00
Other financial institutions	—	—
Personal loans	13,842 70	6,599 83
Real estate held by foreclosure and in possession	—	—
Bank building	20,491 59	—
Alterations to leased quarters	—	5,649 10
Furniture and fixtures	5,227 75	4,846 30
Share Insurance Fund	538 50	9,761 70
Due from Co-operative Central Bank	41,458 94	55,578 41
Investments:		
U. S. Government obligations, direct and fully guaranteed	614,847 53	313,885 75
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	507 00
Federal Home Loan Bank stock	57,700 00	77,200 00
Shares in other co-operative banks	—	—
Cash and due from banks	46,223 05	226,133 43
Prepaid expenses	960 93	1,423 94
Other assets	—	—
TOTAL ASSETS	\$5,044,856 00	\$6,362,085 32
LIABILITIES		
Capital:		
Dues capital	\$599,876 00	\$517,885 00
Profits capital	104,734 12	92,583 20
Paid-up share certificates	1,155,200 00	2,163,800 00
Savings share accounts	2,495,996 54	2,634,330 83
Dividend savings accounts	—	63,570 56
Club accounts	—	5,998 00
Suspended share accounts	—	107 53
Matured share accounts	—	—
Net undivided earnings	19,727 71	19,856 12
Reserves:		
Guaranty fund	147,937 34	178,879 88
Surplus	217,383 17	9,719 97
Other reserves	89,589 81	154,554 14
Notes payable	—	275,000 00
Dividends declared	—	—
Credits of members not applied	2,672 66	70 50
Due on uncompleted loans	70,420 72	125,305 58
Borrowers' accumulations for taxes	127,191 50	109,552 79
Reserve for Federal Income Taxes	3,000 00	840 53
Unearned discount	8,154 65	8,585 29
Other liabilities	2,971 78	1,445 40
TOTAL LIABILITIES	\$5,044,856 00	\$6,362,085 32

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
—	—	\$9,900 00	—	\$330,250 00
\$10,368,214 69	\$9,606,445 58	1,215,378 10	\$5,032,649 09	10,810,732 50
1,200,275 96	812,625 72	35,653 88	638,286 90	1,054,411 47
154,973 76	—	—	27,911 20	—
78,066 25	133,888 85	—	—	6,450 00
304,255 13	158,883 39	—	7,421 61	8,731 22
—	—	—	—	—
44,072 32	16,974 51	—	27,227 96	17,364 93
—	160,805 67	—	—	—
—	—	—	—	—
38,383 24	—	—	37,944 54	—
—	—	—	—	—
263 96	506 40	—	—	—
—	—	—	—	—
46,840 00	68,510 00	11,432 20	29,140 00	116,930 00
47,950 00	97,522 00	3,569 14	23,280 00	98,100 00
48,350 00	140,320 22	1,277 79	5,575 00	12,780 00
—	—	—	1,900 00	—
—	13,956 32	—	—	—
—	2,480 78	—	—	135,686 27
—	35,789 12	—	30,961 45	27,400 00
—	—	270 54	—	—
44,929 46	11,418 46	448 69	9,305 88	45,774 18
700 00	5,651 74	170 04	776 26	11,365 62
109,592 83	114,402 74	12,939 00	50,587 21	134,927 54
—	—	—	—	—
1,116,868 45	698,818 78	—	339,142 07	1,508,975 47
—	—	—	—	—
—	—	—	—	—
167,800 00	183,900 00	19,100 00	94,700 00	221,100 00
—	—	—	—	—
315,087 11	632,310 64	219,102 14	365,526 90	234,765 66
13,696 13	—	—	—	—
46,464 78	64 95	—	4,359 67	—
\$14,146,784 07	\$12,895,275 87	\$1,529,241 52	\$6,735,695 74	\$14,775,744 86
—	—	—	—	—
\$1,100,550 00	\$1,103,820 00	\$155,273 00	\$729,008 00	\$3,244,744 00
197,077 71	196,217 60	24,724 99	122,344 26	599,345 27
4,291,400 00	3,449,000 00	561,600 00	2,238,200 00	7,309,000 00
5,599,349 80	6,508,902 68	589,075 55	2,747,716 50	1,446,216 12
179,405 66	—	—	—	—
—	—	6,906 10	3,525 50	—
605 70	161 16	—	—	—
—	—	—	—	5,090 75
42,366 27	—	—	—	51,770 05
—	—	—	—	—
387,524 31	412,247 43	38,456 44	244,437 15	1,057,224 47
423,032 96	463,168 97	17,659 65	146,691 84	555,145 84
286,422 22	237,957 39	42,646 94	205,070 64	—
990,000 00	125,000 00	—	—	—
—	104,650 85	11,974 41	61,212 35	—
1,661 37	485 00	—	487 49	3,956 71
389,789 03	82,421 41	49,982 77	38,751 24	116,559 35
244,837 04	196,733 95	26,724 08	178,609 65	379,663 89
—	7,703 95	1,500 00	4,800 00	—
7,291 78	1,442 02	—	6,752 01	—
5,470 22	5,363 46	2,717 59	8,089 11	7,028 41
\$14,146,784 07	\$12,895,275 87	\$1,529,241 52	\$6,735,695 74	\$14,775,744 86

	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$257,700 00	\$1,400 00
Direct reduction	12,484,792 92	3,425,287 06
V.A. loans	272,797 49	435,619 36
Federal Housing Administration, Title II	—	56,086 41
Statutory common form	—	14,322 00
Dues and principal payments suspended	—	25,535 00
Participation	—	—
Other real estate	20,246 91	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	—	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	141,498 00	38,215 00
Paid-up certificates	85,491 00	37,605 00
Savings	—	10,125 00
Other financial institutions	2,500 00	—
Personal loans	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	150,000 00	—
Alterations to leased quarters	—	569 90
Furniture and fixtures	32,000 00	7,255 92
Share Insurance Fund	1,000 00	22,685 54
Due from Co-operative Central Bank	139,393 75	41,891 05
Investments:		
U. S. Government obligations, direct and fully guaranteed	450,000 00	287,500 00
Other bonds and notes legal for reserve	250,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	225,000 00	63,600 00
Shares in other co-operative banks	—	—
Cash and due from banks	1,113,803 62	263,236 71
Prepaid expenses	—	—
Other assets	5,895 56	2,061 28
TOTAL ASSETS	\$15,632,119 25	\$4,732,995 23
LIABILITIES		
Capital:		
Dues capital	\$3,138,570 00	\$609,788 00
Profits capital	591,538 90	106,790 86
Paid-up share certificates	9,612,200 00	2,731,800 00
Savings share accounts	1,459 00	592,332 55
Dividend savings accounts	164,008 16	—
Club accounts	—	—
Suspended share accounts	5,108 78	679 13
Matured share accounts	—	—
Net undivided earnings	53,960 40	—
Reserves:		
Guaranty fund	812,771 44	249,664 98
Surplus	724,093 68	158,404 18
Other reserves	—	75,216 12
Notes payable	—	—
Dividends declared	—	68,788 45
Credits of members not applied	6,396 11	197 13
Due on uncompleted loans	55,270 19	15,765 00
Borrowers' accumulations for taxes	433,373 55	112,105 23
Reserve for Federal Income Taxes	32,000 00	2,221 70
Unearned discount	—	—
Other liabilities	1,369 04	9,241 90
TOTAL LIABILITIES	\$15,632,119 25	\$4,732,995 23

MALDEN		MANSFIELD	MARBLE- HEAD	MARL- BOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
—	—	\$4,050 00	\$160,300 00	—
\$4,579,375 82	\$18,101,747 91	5,338,614 63	2,377,714 11	\$12,474,950 02
30,983 02	4,427,171 35	682,224 33	—	554,133 28
—	4,085,432 94	843,522 73	—	—
—	103,878 14	2,000 00	—	—
34,325 17	58,955 31	17,663 72	—	121,264 30
—	—	—	—	—
—	—	—	—	—
—	—	—	—	—
2,787 90	—	27,531 32	—	46,694 52
—	3,490 40	16 05	—	—
—	—	—	—	—
14,295 00	129,885 00	30,310 00	34,651 73	28,250 00
47,195 00	239,490 00	37,360 00	5,190 00	93,970 00
15,700 00	154,535 00	25,645 00	—	171,690 00
—	—	—	—	—
—	—	15,327 15	—	—
—	—	—	—	45,027 45
5,886 33	238,427 47	31,862 26	—	132,794 03
7,078 01	—	—	—	—
3,794 03	127,103 31	19,961 38	366 60	70,412 30
50,155 00	3,432 34	13,119 60	—	1,706 28
—	262,693 71	67,925 23	27,400 59	128,146 87
684,685 25	1,693,623 21	431,407 51	124,570 32	592,970 00
—	—	9,450 00	—	—
79,100 00	371,700 00	89,700 00	38,000 00	172,600 00
107,901 50	1,492,657 01	408,184 48	243,270 37	718,307 34
—	8,707 17	555 35	750 79	—
—	50 00	597 29	—	3,097 44
\$5,663,262 03	\$31,502,980 27	\$8,097,028 03	\$3,012,214 51	\$15,356,013 83
—	—	—	—	—
\$349,810 00	\$2,214,958 00	\$651,957 00	\$933,393 00	\$737,701 00
64,373 74	376,035 17	109,102 21	184,366 41	126,841 88
2,530,400 00	11,644,200 00	2,360,800 00	1,534,800 00	4,420,400 00
1,563,743 08	13,394,587 60	3,849,925 37	—	8,095,589 92
274,158 09	—	—	22,763 02	—
7,128 00	—	—	—	—
1,095 19	538 71	—	—	—
598 41	12,848 16	2,206 49	—	—
40,032 16	—	—	—	—
—	—	—	—	—
82,124 77	952,272 25	225,772 68	116,222 61	357,611 27
115,393 18	836,995 30	189,923 92	68,488 41	248,939 23
296,131 95	919,936 83	247,053 22	72,215 06	534,436 77
100,000 00	—	—	—	295,000 00
—	288,744 84	141,621 55	33,573 75	93,190 10
1,500 00	—	5,189 06	—	2,270 76
63,242 59	125,021 54	131,044 70	—	139,412 20
167,467 97	705,918 61	165,077 66	41,960 34	303,251 28
2,395 63	30,000 00	5,200 00	4,000 00	—
343 10	—	5,036 42	—	—
3,324 17	923 26	7,117 75	431 91	1,369 42
\$5,663,262 03	\$31,502,980 27	\$8,097,028 03	\$3,012,214 51	\$15,356,013 83

	MEDFORD	
	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$2,833,096 44	\$3,821,154 25
V.A. loans	16,563 92	567,741 21
Federal Housing Administration, Title II	19,847 89	—
Statutory common form	—	91,493 00
Dues and principal payments suspended	—	1,619 31
Participation	—	—
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	767 20	51,774 23
Federal Housing Administration, Title I loans	24,375 21	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	5,400 00	22,465 00
Paid-up certificates	6,000 00	15,260 00
Savings	48,424 00	13,170 00
Other financial institutions	—	—
Personal loans	—	—
Real estate held by foreclosure and in possession	—	12,727 79
Bank building	—	—
Alterations to leased quarters	1,181 76	—
Furniture and fixtures	7,240 60	8,939 11
Share Insurance Fund	194 02	15,698 26
Due from Co-operative Central Bank	29,231 70	50,590 18
Investments:		
U. S. Government obligations, direct and fully guaranteed	110,000 00	404,659 25
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	24,500 00	81,300 00
Shares in other co-operative banks	—	—
Cash and due from banks	450,078 86	433,647 69
Prepaid expenses	18,309 24	1,413 24
Other assets	—	—
TOTAL ASSETS	\$3,595,210 84	\$5,593,652 52
LIABILITIES		
Capital:		
Dues capital	\$101,152 00	\$390,279 00
Profits capital	15,533 74	66,075 84
Paid-up share certificates	753,200 00	1,669,000 00
Savings share accounts	2,324,446 21	2,476,820 58
Dividend savings accounts	—	204,997 01
Club accounts	57,590 00	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	6,398 13	—
Reserves:		
Guaranty fund	42,410 67	178,482 12
Surplus	—	142,120 49
Other reserves	131,073 73	206,087 93
Notes payable	—	—
Dividends declared	—	38,000 13
Credits of members not applied	1,557 54	8 68
Due on uncompleted loans	72,343 75	70,194 79
Borrowers' accumulations for taxes	85,211 53	147,521 65
Reserve for Federal Income Taxes	—	1,000 00
Unearned discount	3,703 76	—
Other liabilities	589 78	3,064 30
TOTAL LIABILITIES	\$3,595,210 84	\$5,593,652 52

MEDFORD		MEDWAY	MELROSE
THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
—	—	—	—
\$5,193,112 36	\$3,357,140 12	\$2,460,772 16	\$8,218,379 65
1,364,623 25	205,032 95	438,692 18	793,273 84
—	—	—	297,193 70
—	46,653 36	—	290,879 04
54,601 89	4,778 22	—	88,561 07
—	—	—	—
—	8,159 57	—	—
—	—	—	—
24,767 71	23,525 23	—	—
—	—	—	—
—	263 61	131 72	—
98,605 00	30,692 56	6,155 00	37,620 00
36,575 00	11,506 75	21,555 00	17,770 00
48,035 00	13,815 13	37,980 00	60,190 00
—	—	—	4,350 00
—	—	—	—
28,500 00	48,500 00	19,246 00	17,351 12
—	—	—	—
24,926 37	10,250 00	952 41	6,404 00
7,239 42	1,361 06	1 00	3,500 00
77,982 58	39,514 05	31,499 17	103,205 16
1,238,693 34	480,667 98	291,326 15	1,243,539 06
100,000 00	—	—	—
—	—	—	—
—	58,500 00	50,000 00	93,300 00
20,000 00	—	—	20,000 00
237,353 60	250,188 19	182,092 35	1,054,022 75
—	1,584 28	590 08	—
—	—	—	—
\$8,555,015 52	\$4,592,133 06	\$3,540,993 22	\$12,349,539 39
—	—	—	—
\$1,332,408 00	\$576,310 00	\$297,047 00	\$788,653 00
239,460 58	105,017 98	54,166 77	137,143 05
1,718,600 00	1,558,600 00	1,220,000 00	2,140,800 00
4,244,804 47	1,838,226 46	1,548,286 09	8,064,026 12
—	—	—	—
—	20,459 50	—	—
19 00	496 69	—	—
—	—	—	—
—	33,646 80	14,361 29	41,141 25
469,930 83	115,476 51	107,904 21	346,138 05
272,153 80	75,213 38	85,059 66	189,415 99
32,077 22	127,726 52	117,504 18	322,189 85
—	—	—	—
17,122 65	—	—	—
393 53	4 68	—	253 04
2,233 03	9,450 00	13,417 93	63,429 21
215,940 90	126,614 08	75,200 40	248,959 11
2,247 95	1,200 00	1,675 24	—
—	—	—	—
7,623 56	3,690 46	6,370 45	7,390 72
\$8,555,015 52	\$4,592,133 06	\$3,540,993 22	\$12,349,539 39

	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$665,785 58	\$3,620,386 03
V.A. loans	20,794 64	468,570 78
Federal Housing Administration, Title II		
Statutory common form	—	7,730 42
Dues and principal payments suspended	—	38,327 23
Participation	—	—
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	12,168 53	17,328 19
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	4,775 00	7,817 00
Paid-up certificates	9,330 00	8,571 91
Savings	1,280 90	17,273 66
Other financial institutions	—	—
Personal loans	—	7,815 08
Real estate held by foreclosure and in possession	—	—
Bank building	—	81,084 00
Alterations to leased quarters	—	—
Furniture and fixtures	1,656 33	7,268 62
Share Insurance Fund	88 58	1 00
Due from Co-operative Central Bank	6,677 52	40,146 92
Investments:		
U. S. Government obligations, direct and fully guaranteed	39,512 30	269,088 75
Other bonds and notes legal for reserve	10,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	8,800 00	56,800 00
Shares in other co-operative banks	—	—
Cash and due from banks	36,811 61	206,802 64
Prepaid expenses	—	271 90
Other assets	53 70	1,774 23
TOTAL ASSETS	\$817,734 69	\$4,857,058 36
LIABILITIES		
Capital:		
Dues capital	\$157,480 00	\$264,191 00
Profits capital	26,308 94	41,949 53
Paid-up share certificates	372,600 00	1,428,600 00
Savings share accounts	116,390 47	2,394,870 01
Dividend savings accounts	17,473 20	198,206 73
Club accounts	—	12,456 00
Suspended share accounts	38 59	—
Matured share accounts	—	—
Net undivided earnings	8,199 80	16,338 26
Reserves:		
Guaranty fund	21,015 11	99,282 00
Surplus	8,715 74	80,305 38
Other reserves	29,070 32	155,197 28
Notes payable	35,000 00	—
Dividends declared	—	—
Credits of members not applied	—	225 00
Due on uncompleted loans	1,042 74	51,016 59
Borrowers' accumulations for taxes	24,142 17	110,728 77
Reserve for Federal Income Taxes	—	—
Unearned discount	—	3,691 81
Other liabilities	257 61	—
TOTAL LIABILITIES	\$817,734 69	\$4,857,058 36

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	NEW BEDFORD- ACUSHNET CO-OPERATIVE BANK
— \$14,656,749 14 266,501 99 — 40,672 69 24,910 33 71,735 78 — 37,100 42 192 03 20,605 00 52,860 00 41,685 00 — — 111,200 00 — 30,436 10 18,091 21 150,686 50 1,302,791 52 — 245,900 00 264,954 56 — 9,727 83 \$17,346,800 10	— \$1,287,102 76 43,314 32 — 12,125 42 2,584 00 — — 20,502 89 338 36 18,748 45 18,766 00 386 00 — — — 421 73 4,173 70 1,993 86 14,588 11 70,353 13 — 26,200 00 109,429 56 690 85 96 87 \$1,631,816 01	— \$3,776,578 81 346,482 32 — 58,800 00 19,116 05 — — 47,497 74 — 15,170 00 44,995 00 40,440 00 — — 5,900 00 900 00 918 00 45,369 97 290,000 00 — 63,800 00 352,832 23 780 00 59 01 \$5,109,639 13	— \$28,678,930 48 637,114 21 57,905 67 941,537 54 113,983 34 59,858 64 — — — 77,880 00 221,630 00 233,050 00 — — 281,497 21 — 58,332 63 73,031 58 296,087 27 2,050,621 36 399,547 18 440,000 00 612,055 62 — — \$35,233,062 73	\$1,300 00 7,520,180 74 609,053 70 — 450 00 — — 5,876 51 — 82,263 15 — 123,550 00 104,675 00 — 12,593 05 1,863 39 — — — 94,190 71 1,000,620 31 374,970 25 136,500 00 436,308 85 117 02 \$10,504,012 68
\$715,846 00 125,207 18 10,044,200 00 3,245,110 54 742,493 19 — — — 529,064 92 523,690 44 577,498 80 200,000 00 148,909 53 6,434 96 162,029 72 280,417 41 30,000 00 7,774 75 8,122 66 \$17,346,800 10	\$276,498 00 47,720 74 564,000 00 491,687 02 37,072 48 — 4 68 — 11,492 52 62,318 11 82,666 76 23,854 17 — 1 00 1,279 17 31,763 96 — — 1,457 40 \$1,631,816 01	\$371,558 00 61,105 88 2,160,200 00 2,007,884 91 — 5,924 00 35 10 — 35,493 52 119,517 64 68,373 12 176,433 59 — — 2,276 89 98,082 30 2,100 00 654 18 \$5,109,639 13	\$1,714,868 00 308,752 76 9,140,000 00 18,747,952 79 551,306 53 9,617 00 — 125,746 99 940,335 50 1,086,764 48 731,749 98 — — 2,527 66 1,026,236 08 812,963 53 31,867 66 — 2,373 77 \$35,233,062 73	\$2,207,228 00 407,096 77 6,098,000 00 — — — 59 21 — 593,319 55 808,236 53 — 64,943 70 1,720 35 42,375 31 235,130 00 19,923 17 19,980 75 5,999 34 \$10,504,012 68

	NEWBURY- PORT	NEWTON
	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$55,950 00	\$6,550 00
Direct reduction	2,561,053 09	6,535,741 69
V.A. loans	—	323,996 05
Federal Housing Administration, Title II	—	—
Statutory common form	—	249,720 47
Dues and principal payments suspended	22,575 71	28,858 66
Participation	—	236,773 40
Other real estate	31,031 17	18,307 91
Out of state — V.A.	—	246,472 45
Out of state — F.H.A.	—	—
Home modernization loans	8,351 35	11,061 17
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	212 30	—
Loans on shares and deposits:		
Serial	25,434 00	42,215 00
Paid-up certificates	5,055 00	78,680 00
Savings	10,090 00	55,290 00
Other financial institutions	—	—
Personal loans	—	—
Real estate held by foreclosure and in possession	—	51,797 73
Bank building	35,796 00	57,310 75
Alterations to leased quarters	—	—
Furniture and fixtures	6,094 00	15,987 82
Share Insurance Fund	11,103 83	9,925 00
Due from Co-operative Central Bank	27,721 44	81,636 13
Investments:		
U. S. Government obligations, direct and fully guaranteed	240,459 39	499,248 75
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	26,200 00	121,500 00
Shares in other co-operative banks	—	—
Cash and due from banks	61,540 08	404,385 08
Prepaid expenses	241 63	—
Other assets	—	—
TOTAL ASSETS	\$3,128,908 99	\$9,075,458 06
LIABILITIES		
Capital:		
Dues capital	\$821,360 00	\$657,945 00
Profits capital	157,329 74	126,818 11
Paid-up share certificates	649,400 00	3,144,200 00
Savings share accounts	1,180,057 88	3,999,889 08
Dividend savings accounts	—	—
Club accounts	—	—
Suspended share accounts	46 84	—
Matured share accounts	—	—
Net undivided earnings	11,121 53	—
Reserves:		
Guaranty fund	173,233 82	311,043 12
Surplus	57,684 53	211,697 73
Other reserves	11,287 90	258,183 14
Notes payable	—	—
Dividends declared	—	70,633 52
Credits of members not applied	5 00	83 50
Due on uncompleted loans	8,800 00	72,174 25
Borrowers' accumulations for taxes	56,185 77	210,253 32
Reserve for Federal Income Taxes	300 00	2,925 79
Unearned discount	1,256 67	5,556 82
Other liabilities	839 31	4,054 68
TOTAL LIABILITIES	\$3,128,908 99	\$9,075,458 06

NEWTON			NORTH-AMPTON
THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
— \$12,653,642 63 1,717,967 44 451,816 13 473,474 46 137,964 76 430,188 34 — 283,135 48 62,498 42 7,892 07 — 59,515 00 83,320 00 118,802 00 1,840 00 19,322 20 170 90 138,755 67 — 22,712 30 2,106 19 158,268 52 1,108,590 82 — 212,100 00 60,000 00 298,254 99 10,092 12 5,839 98 \$18,518,270 42	— \$3,988,494 04 348,075 67 185,284 75 85,800 00 — 185,192 65 — 122,328 49 22,360 97 9,245 69 — 47,600 00 39,090 00 109,311 00 8,885 00 27,743 87 1,699 70 — 100 00 11,332 73 750 00 54,501 04 500,643 88 — 46,600 00 — 124,073 69 — 2,073 00 \$5,921,186 17	— \$7,795,499 04 529,219 66 — 52,846 39 146,933 42 53,883 86 — — — 140,620 94 — — 44,400 00 77,350 00 105,595 00 2,845 00 — — — 663 05 13,709 30 1,182 70 86,196 08 518,181 02 — 25,000 00 117,500 00 — 220,342 02 2,982 00 7,537 31 \$9,942,486 79	— \$9,122,248 48 1,324,573 31 — 318,390 00 37,797 05 — — 683,183 65 58,890 03 — 195 00 — 71,775 00 27,615 00 176,630 00 — 15,987 50 1,231 16 189,292 00 440 00 26,265 00 1 00 119,394 03 919,781 26 — 190,000 00 — 564,807 61 1,538 00 — \$13,850,035 08
— \$868,006 00 140,077 04 5,352,200 00 9,271,026 88 564,343 64 21,191 00 33 90 — 125,278 13 — 419,583 48 466,040 76 402,201 52 — 1,110 80 486,311 90 358,970 05 12,245 00 17,051 16 12,599 16 \$18,518,270 42	— \$583,399 00 102,592 70 1,226,600 00 3,468,716 22 — 10,485 50 — — — 146,344 87 89,041 04 145,022 23 — 504 17 4,000 00 129,821 08 — 11,561 16 3,098 20 \$5,921,186 17	— \$762,499 00 127,878 43 2,880,400 00 5,049,764 47 — 14,407 50 — 70,086 18 — 194,539 21 93,175 16 232,023 89 200,000 00 — 240 00 98,926 52 209,231 28 4,377 87 — 4,937 28 \$9,942,486 79	— \$1,111,526 00 203,762 90 2,927,200 00 8,015,496 71 — 24,557 50 — — — 638,592 22 308,797 19 156,265 76 — 61,310 44 545 00 107,835 00 254,203 93 4,178 00 31,750 80 4,013 63 \$13,850,035 08

	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	—	—
V.A. loans	\$17,435,868 14	\$1,815,373 90
Federal Housing Administration, Title II	3,050,483 68	202,745 16
Statutory common form	969 14	—
Dues and principal payments suspended	284,967 74	—
Participation	347,531 94	21,618 15
Other real estate	96,522 27	—
Out of state — V.A.	19,299 75	62,030 61
Out of state — F.H.A.	—	—
Home modernization loans	212,987 31	16,634 40
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	75 25	2,270 89
Loans on shares and deposits:		
Serial	192,639 00	31,881 00
Paid-up certificates	316,630 00	23,173 00
Savings	36,140 00	2,830 00
Other financial institutions	8,360 00	—
Personal loans	—	—
Real estate held by foreclosure and in possession	—	50,931 12
Bank building	136,647 34	—
Alterations to leased quarters	—	2,317 70
Furniture and fixtures	32,408 22	3,009 84
Share Insurance Fund	12,540 96	1 00
Due from Co-operative Central Bank	211,272 77	24,942 71
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,564,584 59	260,842 19
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	320,500 00	20,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	1,099,746 41	105,826 79
Prepaid expenses	2,549 43	1,255 50
Other assets	1,617 78	—
TOTAL ASSETS	\$25,384,341 72	\$2,648,083 96
LIABILITIES		
Capital:		
Dues capital	\$2,853,003 00	\$488,754 00
Profits capital	565,364 48	87,946 35
Paid-up share certificates	10,407,800 00	1,613,000 00
Savings share accounts	7,452,748 82	103,865 71
Dividend savings accounts	1,216,431 05	—
Club accounts	—	—
Suspended share accounts	218 51	—
Matured share accounts	—	—
Net undivided earnings	91,755 04	9,010 53
Reserves:		
Guaranty fund	720,263 98	176,864 90
Surplus	494,508 17	25,014 67
Other reserves	876,203 54	55,704 51
Notes payable	—	—
Dividends declared	—	—
Credits of members not applied	5,565 54	877 94
Due on uncompleted loans	295,514 39	8,220 00
Borrowers' accumulations for taxes	397,662 47	74,544 13
Reserve for Federal Income Taxes	—	—
Unearned discount	—	3,032 63
Other liabilities	7,302 73	1,248 59
TOTAL LIABILITIES	\$25,384,341 72	\$2,648,083 96

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
\$800 00	—	—	\$1,500 00	\$9,000 00
18,087,012 69	\$18,327,907 20	\$3,773,074 87	33,053,119 69	3,533,796 07
1,924,104 52	1,718,571 27	391,812 44	3,253,501 88	677,724 50
365,698 64	895,861 89	266,419 59	2,469,122 84	271,789 63
220,202 02	—	—	1,457,072 50	—
94,736 61	129,982 48	52,023 56	18,050 26	—
29,000 00	529,456 56	98,392 42	429,952 16	—
—	44,180 92	40,396 69	162,325 06	28,263 06
—	—	—	—	—
38,022 74	86,158 35	9,256 31	165,985 78	18,706 47
—	—	—	—	395 84
74,125 00	37,015 00	19,255 00	99,960 00	55,915 00
84,740 00	75,330 00	3,880 00	133,855 00	45,840 00
186,000 00	156,780 00	42,055 00	212,825 00	15,460 00
—	—	—	—	—
27,532 49	81,872 88	10,184 35	55,325 00	—
131,909 51	34,672 52	—	45,835 44	—
—	7,467 68	—	77,905 98	—
19,393 60	32,894 33	9,778 78	57,264 78	10,608 55
2,862 76	1 00	615 92	33,027 85	9,347 32
215,913 04	246,476 78	46,908 64	5,264 14	50,193 99
—	—	—	401,191 54	—
2,396,764 40	3,313,547 05	346,391 66	3,618,363 75	405,755 02
—	79,000 00	—	43,172 50	100,000 00
—	499,875 00	—	—	—
258,400 00	340,700 00	58,400 00	543,300 00	45,500 00
—	50,000 00	—	—	20,000 00
370,835 45	853,420 72	337,987 95	2,284,418 08	55,355 52
2,760 26	43,873 36	45,631 07	—	1,722 44
6,322 92	23,262 53	2,999 23	17,045 51	—
\$24,537,136 65	\$27,608,307 52	\$5,555,463 48	\$48,639,384 74	\$5,355,373 41
\$1,469,338 00	\$863,060 00	\$417,550 00	\$2,594,148 00	\$913,204 00
263,153 08	148,599 32	74,098 35	467,489 61	178,182 70
5,012,200 00	6,878,200 00	1,071,000 00	10,629,200 00	1,856,300 00
13,922,927 54	16,195,667 54	3,445,413 73	28,666,108 17	1,769,752 17
—	350,215 38	—	—	—
81,551 81	8,763 50	7,891 00	64,289 00	5,397 00
—	—	—	240 70	—
163,444 10	—	—	—	—
642,097 20	820,265 91	71,033 64	1,154,757 02	178,904 53
700,670 55	509,269 71	199,163 32	633,344 22	112,947 83
385,751 43	882,722 85	13,000 00	1,785,615 70	151,605 95
1,000,000 00	—	—	—	—
—	241,773 24	51,432 22	438,212 67	35,963 00
2,559 35	5,062 39	331 00	1,558 84	475 08
521,086 53	21,793 17	45,881 46	962,175 63	7,340 00
338,175 51	587,012 44	140,680 85	1,101,784 37	135,496 02
20,004 00	34,200 00	400 00	72,000 00	2,775 00
5,271 60	26,932 10	2,692 89	34,870 21	3,090 31
8,905 95	34,769 97	14,895 02	33,590 60	3,939 82
\$24,537,136 65	\$27,608,307 52	\$5,555,463 48	\$48,639,384 74	\$5,355,373 41

	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$2,800 00	—
Direct reduction	5,676,844 65	\$5,492,226 31
V.A. loans	498,632 95	1,156,281 44
Federal Housing Administration, Title II	95,956 21	184,651 47
Statutory common form	—	66,048 74
Dues and principal payments suspended	51,794 21	33,000 00
Participation	—	18,666 93
Other real estate	4,907 54	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	31,954 02	41,458 36
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	237 68	—
Loans on shares and deposits:		
Serial	39,965 00	105,619 00
Paid-up certificates	56,835 00	58,600 00
Savings	46,348 00	43,565 00
Other financial institutions	—	—
Personal loans	1,393 02	—
Real estate held by foreclosure and in possession	8,985 87	—
Bank building	12,500 00	129,107 77
Alterations to leased quarters	—	—
Furniture and fixtures	12,421 80	42,385 75
Share Insurance Fund	860 06	12,445 97
Due from Co-operative Central Bank	66,119 44	74,157 19
Investments:		
U. S. Government obligations, direct and fully guaranteed	679,062 50	500,000 00
Other bonds and notes legal for reserve	25,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	112,500 00	110,400 00
Shares in other co-operative banks	—	—
Cash and due from banks	454,895 88	488,707 60
Prepaid expenses	—	879 70
Other assets	1,199 98	1,892 36
TOTAL ASSETS	\$7,881,213 81	\$8,560,093 59
LIABILITIES		
Capital:		
Dues capital	\$455,694 00	\$1,480,867 00
Profits capital	82,048 75	276,413 47
Paid-up share certificates	2,476,600 00	2,952,800 00
Savings share accounts	3,867,355 02	2,808,152 70
Dividend savings accounts	—	—
Club accounts	13,171 00	8,544 50
Suspended share accounts	—	160 24
Matured share accounts	7,691 60	—
Net undivided earnings	66,705 83	—
Reserves:		
Guaranty fund	247,481 45	359,011 57
Surplus	112,344 73	354,907 91
Other reserves	298,242 80	—
Notes payable	—	—
Dividends declared	—	57,169 23
Credits of members not applied	3,216 05	1,104 59
Due on uncompleted loans	56,741 27	48,994 74
Borrowers' accumulations for taxes	169,096 13	203,163 36
Reserve for Federal Income Taxes	8,000 00	—
Unearned discount	6,354 94	—
Other liabilities	10,470 24	8,804 28
TOTAL LIABILITIES	\$7,881,213 81	\$8,560,093 59

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
—	\$7,700 00	\$18,750 00	—	\$3,200 00
\$1,862,637 03	7,383,684 69	11,723,041 67	\$11,669,396 27	3,694,659 05
284,795 38	883,482 21	1,126,138 35	687,741 24	354,622 74
66,333 48	—	307,121 42	45,445 99	—
—	140,492 62	98,326 00	383,373 77	—
11,842 16	90,742 21	9,952 80	75,789 26	—
—	29,000 00	—	596,872 73	—
—	—	—	34,968 30	—
—	—	—	—	—
—	25,357 26	28,087 05	47,897 85	23,877 45
—	71 00	1,151 70	76 39	—
15,722 15	52,229 00	67,495 00	31,215 00	15,647 00
11,927 19	56,787 00	34,630 00	19,250 00	14,753 00
21,312 03	25,254 00	95,685 00	29,382 10	58,580 26
3,250 00	—	5,400 00	—	—
—	—	—	37,074 35	—
—	—	31,493 60	4,682 92	—
—	47,012 33	63,332 18	154,540 13	33,692 46
14,059 87	5,912 45	26,906 78	66,546 17	9,450 24
325 13	1,179 26	1,814 50	—	529 22
24,523 54	90,213 48	135,645 02	112,172 13	40,035 33
139,731 25	766,606 58	825,500 00	936,290 62	436,107 27
—	—	350,000 00	89,000 00	—
37,000 00	147,000 00	189,600 00	137,800 00	59,700 00
80,492 50	251,767 91	176,911 93	30,000 00	—
1,236 94	1,092 82	1,027 45	384,447 85	122,398 73
369 48	—	32 80	1,232 87	232 54
—	—	—	10,545 02	519 34
\$2,575,558 13	\$10,005,584 82	\$15,318,043 25	\$15,585,740 96	\$4,868,004 63
\$284,237 00	\$1,275,034 00	\$1,545,652 00	\$902,362 00	\$302,085 00
48,240 46	236,776 03	282,505 58	170,920 24	55,828 08
751,600 00	4,291,800 00	4,499,600 00	5,854,600 00	1,866,600 00
1,097,743 15	2,897,326 47	6,976,938 47	6,540,785 71	2,044,092 82
—	—	—	68,340 40	—
15 00	—	23,972 00	—	—
13,590 90	125 57	50 00	10 00	32 28
11,369 86	—	45,770 01	—	—
98,014 54	434,676 55	541,462 52	343,413 56	128,333 48
59,506 05	429,893 93	440,058 31	175,577 28	62,911 00
44,417 36	82,308 53	288,126 75	404,290 33	127,918 05
90,000 00	—	200,000 00	195,000 00	—
—	75,724 60	—	136,907 13	78,944 61
—	218 47	1,474 52	3,894 61	—
8,869 94	96,000 90	137,424 42	507,549 94	89,851 20
66,806 54	174,588 89	313,084 10	256,722 74	107,064 17
—	1,000 00	5,957 89	7,154 64	2,389 74
—	4,226 63	4,110 89	12,255 33	—
1,147 33	5,884 25	11,855 79	5,957 05	1,954 20
\$2,575,558 13	\$10,005,584 82	\$15,318,043 25	\$15,585,740 96	\$4,868,004 63

	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$3,388,802 20	\$2,948,800 11
V.A. loans	1,013,743 96	114,449 76
Federal Housing Administration, Title II	—	—
Statutory common form	10,778 93	—
Dues and principal payments suspended	8,916 56	43,926 51
Participation	200,168 25	—
Other real estate	17,639 05	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	5,480 21	—
Federal Housing Administration, Title I loans	21,209 48	—
Insurance and taxes paid on mortgaged property	—	86 88
Loans on shares and deposits:		
Serial	39,300 00	11,275 00
Paid-up certificates	28,640 00	7,700 00
Savings	49,500 00	12,842 00
Other financial institutions	790 00	—
Personal loans	42,307 08	—
Real estate held by foreclosure and in possession	—	—
Bank building	109,095 16	31,329 84
Alterations to leased quarters	—	—
Furniture and fixtures	13,484 98	4,520 82
Share Insurance Fund	—	466 11
Due from Co-operative Central Bank	54,808 92	33,131 21
Investments:		
U. S. Government obligations, direct and fully guaranteed	995,885 61	191,057 18
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	70,700 00	—
Shares in other co-operative banks	30,000 00	—
Cash and due from banks	241,338 29	246,939 92
Prepaid expenses	728 83	154 88
Other assets	8,919 10	—
TOTAL ASSETS	\$6,352,236 61	\$3,646,680 22
LIABILITIES		
Capital:		
Dues capital	\$572,305 00	\$324,653 00
Profits capital	102,068 69	58,660 11
Paid-up share certificates	1,679,200 00	1,371,600 00
Savings share accounts	3,276,876 07	1,321,770 63
Dividend savings accounts	55,236 59	63,287 03
Club accounts	—	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	12,464 03
Reserves:		
Guaranty fund	155,916 39	109,187 19
Surplus	126,477 17	103,788 27
Other reserves	147,907 72	178,095 40
Notes payable	—	—
Dividends declared	47,645 97	—
Credits of members not applied	367 90	1,395 41
Due on uncompleted loans	8,376 67	21,032 02
Borrowers' accumulations for taxes	166,634 58	70,961 32
Reserve for Federal Income Taxes	2,600 00	7,135 00
Unearned discount	8,401 38	—
Other liabilities	2,222 48	2,650 81
TOTAL LIABILITIES	\$6,352,236 61	\$3,646,680 22

SOMERVILLE		SOUTHBRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBRIDGE CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
— \$4,765,489 87 167,923 68 — 19,030 41 — — — — 29,690 27 — — 19,595 00 12,275 00 44,210 00 1,550 00 — — 10,931 00 15,733 94 10,354 94 46,618 07 — 66,000 00 — 46,400 00 635,255 61 445 57 —	— \$4,561,566 70 275,636 47 — 4,300 00 — — — — — — — 17,719 80 14,466 06 94,427 28 — — 1,000 00 — 2,455 72 14,279 24 49,872 74 — 566,918 91 — 67,100 00 283,419 79 623 15 121 55	\$5,500 00 10,822,460 94 874,241 66 — 171,170 00 16,750 00 — 19,266 12 — 80,002 02 — — 80,300 00 35,520 00 73,960 00 1,200 00 27,690 98 6,498 07 61,184 99 — 12,007 66 6,369 02 119,276 04 — 1,175,132 82 — 161,100 00 908,861 75 — —	— \$13,745,643 56 633,118 71 154,362 34 — 221,896 35 104,180 07 57,370 88 — — 54,307 39 235,081 66 — 100,192 00 47,075 00 185,308 00 2,965 00 74,821 90 — 221,069 24 — 43,478 23 21,854 39 158,541 48 — 1,222,753 13 — 197,100 00 100,000 00 645,502 88 — 11,062 78	\$31,900 00 7,311,997 12 1,161,155 67 378,505 49 65,873 00 28,670 83 94,554 44 — — 21,757 43 — — 36,861 00 45,523 00 106,034 00 8,655 00 30,888 85 — 39,072 91 38,110 75 13,670 31 1,151 00 88,562 91 — 395,295 75 — 131,300 00 496,700 09 501 86 —
\$5,891,503 36	\$5,953,907 41	\$14,658,492 07	\$18,237,684 99	\$10,526,741 41
\$369,425 00 74,901 94 1,294,400 00 3,197,776 58 — 10,041 00 — — — 102,210 10 59,236 66 119,748 93 400,000 00 46,318 06 — 26,500 00 176,410 21 2,600 00 — 11,934 88	\$470,712 00 80,763 67 1,653,200 00 3,169,503 99 — — 25,541 17 — 127,475 85 103,210 73 129,426 27 — — — 8,342 99 180,871 49 4,000 00 — 859 25	\$1,569,441 00 294,816 92 2,572,600 00 8,731,135 34 — 45,612 50 — 49,375 51 — 333,110 25 363,425 49 358,009 75 — — 479 69 134,436 34 176,631 69 10,000 00 18,654 09 763 50	\$1,682,218 00 318,799 05 4,058,000 00 9,991,055 01 — 20,784 50 54 64 — — 567,465 77 451,169 22 222,087 45 50,000 00 40,560 66 670 81 363,725 00 391,317 98 10,000 00 56,301 81 13,475 09	\$556,200 00 101,778 60 3,185,800 00 4,963,510 96 — 10,792 00 — — — 276,720 25 100,549 18 386,087 35 400,000 00 166,693 62 — 137,907 25 221,534 72 — 6,838 10 3,329 38
\$5,891,503 36	\$5,953,907 41	\$14,658,492 07	\$18,237,684 99	\$10,526,741 41

	STOUGHTON	TAUNTON
	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	—
Direct reduction	\$6,176,847 99	\$5,171,686 98
V.A. loans	662,782 36	735,426 80
Federal Housing Administration, Title II	78,944 42	—
Statutory common form	56,521 58	—
Dues and principal payments suspended	12,654 06	—
Participation	84,196 82	—
Other real estate	—	315,964 65
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	54,720 40	98,694 47
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	56,465 00	11,110 00
Paid-up certificates	42,150 00	13,747 00
Savings	71,390 00	14,531 14
Other financial institutions	4,140 00	—
Personal loans	—	—
Real estate held by foreclosure and in possession	—	—
Bank building	60,470 16	20,143 49
Alterations to leased quarters	—	—
Furniture and fixtures	23,372 17	588 31
Share Insurance Fund	14,062 47	850 20
Due from Co-operative Central Bank	75,349 44	63,522 49
Investments:		
U. S. Government obligations, direct and fully guaranteed	786,509 79	250,000 00
Other bonds and notes legal for reserve	—	200,000 00
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	101,000 00	97,100 00
Shares in other co-operative banks	—	48,000 00
Cash and due from banks	600,162 95	300,092 69
Prepaid expenses	2,703 62	—
Other assets	2,177 55	—
TOTAL ASSETS	\$8,966,620 78	\$7,341,458 22
LIABILITIES		
Capital:		
Dues capital	\$706,384 00	\$416,729 00
Profits capital	112,551 89	77,066 58
Paid-up share certificates	1,596,400 00	2,064,000 00
Savings share accounts	5,256,430 68	3,891,050 37
Dividend savings accounts	—	—
Club accounts	25,305 00	—
Suspended share accounts	—	—
Matured share accounts	—	—
Net undivided earnings	—	21,806 72
Reserves:		
Guaranty fund	280,720 76	271,874 83
Surplus	11,109 70	161,519 32
Other reserves	293,473 27	171,382 03
Notes payable	—	100,000 00
Dividends declared	152,475 51	—
Credits of members not applied	—	2,702 25
Due on uncompleted loans	245,405 22	41,400 00
Borrowers' accumulations for taxes	273,626 72	119,455 89
Reserve for Federal Income Taxes	5,000 00	2,000 00
Unearned discount	4,486 23	—
Other liabilities	3,251 80	471 23
TOTAL LIABILITIES	\$8,966,620 78	\$7,341,458 22

TAUNTON		TEMPLETON	TISBURY	UXBRIDGE
TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	UXBRIDGE CO-OPERATIVE BANK
—	—	\$139,045 00	\$11,850 00	—
\$9,986,865 19	\$4,532,594 82	736,438 18	1,929,681 23	\$3,525,272 96
598,738 81	355,609 85	6,237 74	67,980 05	1,009 96
32,201 83	—	—	—	—
69,000 00	3,511 74	6,034 55	7,019 18	—
29,511 64	—	9,208 68	—	—
—	—	—	—	—
—	—	—	—	—
241,054 26	—	—	—	—
105,623 35	55,581 81	17,194 63	—	5,553 06
—	100 00	155 87	27 74	36 30
29,357 00	29,270 00	15,335 00	24,026 00	13,625 93
67,760 00	35,733 00	3,110 00	21,760 00	2,550 00
69,070 00	18,589 17	161 00	4,125 00	34,563 06
—	2,165 00	—	—	—
65,207 30	18,931 00	2,750 84	—	—
—	63,371 56	17,457 15	—	—
73,443 42	50,682 96	—	31,392 22	—
—	—	—	—	8,104 27
25,200 72	6,139 54	3,570 15	3,457 99	5,731 25
16,476 88	11,149 98	1,364 48	139 02	700 27
87,870 18	49,115 34	9,601 84	21,349 22	35,185 54
599,650 00	298,781 25	—	145,000 00	297,142 33
—	—	54,866 00	—	—
104,700 00	60,400 00	12,000 00	20,300 00	52,300 00
—	18,239 54	10,000 00	—	—
389,516 89	155,316 76	76,597 42	186,087 32	159,128 19
1,429 16	3,370 95	—	—	917 50
15,343 67	937 50	—	—	3,162 51
\$12,608,020 30	\$5,769,591 77	\$1,121,128 53	\$2,474,194 97	\$4,144,983 13
\$589,867 00	\$530,594 00	\$244,893 00	\$438,644 00	\$329,783 00
101,252 44	92,114 00	38,470 68	82,588 70	61,690 61
4,412,200 00	2,084,600 00	360,000 00	934,800 00	565,400 00
5,470,995 94	2,253,235 55	309,897 83	664,447 91	2,694,122 83
—	165,760 81	—	14,030 81	—
15,202 00	—	10,145 25	—	8,681 50
11 92	—	—	—	—
—	—	—	—	—
—	17,985 50	15,296 23	—	26,715 70
278,972 05	116,008 24	39,487 66	92,284 79	93,603 30
157,447 02	79,534 58	6,215 33	151,537 35	84,986 77
229,441 41	184,629 22	34,746 99	—	162,697 43
650,000 00	100,000 00	30,000 00	—	—
108,786 49	—	—	17,143 80	—
1,859 51	4,539 48	1,434 11	71 42	—
376,947 32	52,546 95	7,271 57	32,635 50	38,845 83
189,860 82	74,242 65	23,159 67	37,970 63	75,618 00
2,800 00	2,044 38	—	2,196 96	1,000 00
11,912 17	8,540 32	—	452 06	906 20
10,464 21	3,216 09	109 21	5,391 04	931 96
\$12,608,020 30	\$5,769,591 77	\$1,121,128 53	\$2,474,194 97	\$4,144,983 13

	WAKEFIELD	WALPOLE
	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	\$1,400 00	\$5,000 00
Direct reduction	7,165,279 31	6,259,076 56
V.A. loans	1,494,343 38	253,645 47
Federal Housing Administration, Title II	1,058,707 23	—
Statutory common form	6,000 00	—
Dues and principal payments suspended	9,283 14	—
Participation	154,651 51	44,931 23
Other real estate	—	3,036 03
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	17,790 91	43,454 15
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	46 17
Loans on shares and deposits:		
Serial	92,675 00	54,830 00
Paid-up certificates	49,140 00	93,860 00
Savings	90,911 00	33,415 00
Other financial institutions	5,430 00	24,000 00
Personal loans	—	—
Real estate held by foreclosure and in possession	—	7,531 93
Bank building	144,851 16	75,650 00
Alterations to leased quarters	—	—
Furniture and fixtures	21,766 21	7,651 62
Share Insurance Fund	4,900 00	10,114 37
Due from Co-operative Central Bank	102,999 14	66,380 94
Investments:		
U. S. Government obligations, direct and fully guaranteed	833,184 88	405,119 54
Other bonds and notes legal for reserve	—	49,001 53
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	144,700 00	90,000 00
Shares in other co-operative banks	—	—
Cash and due from banks	489,211 43	262,778 83
Prepaid expenses	1,682 88	2,956 06
Other assets	204 67	4,109 82
TOTAL ASSETS	\$11,889,111 85	\$7,796,589 25
LIABILITIES		
Capital:		
Dues capital	\$1,185,655 00	\$889,676 00
Profits capital	211,909 14	160,876 47
Paid-up share certificates	3,193,000 00	3,224,200 00
Savings share accounts	5,940,322 61	2,188,825 06
Dividend savings accounts	—	248,145 19
Club accounts	21,015 00	—
Suspended share accounts	—	5 00
Matured share accounts	—	—
Net undivided earnings	—	55,203 62
Reserves:		
Guaranty fund	296,831 69	166,795 12
Surplus	89,118 75	179,236 35
Other reserves	387,991 80	180,125 91
Notes payable	—	125,000 00
Dividends declared	92,246 43	—
Credits of members not applied	750 00	—
Due on uncompleted loans	212,444 91	224,762 11
Borrowers' accumulations for taxes	238,379 00	144,093 47
Reserve for Federal Income Taxes	6,600 00	3,071 79
Unearned discount	2,902 93	—
Other liabilities	9,944 59	6,573 16
TOTAL LIABILITIES	\$11,889,111 85	\$7,796,589 25

WALTHAM	WARE	WAREHAM	WEBSTER	WELLESLEY
MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
—	\$11,400 00	\$2,900 00	—	—
\$2,289,034 25	11,487,444 58	3,724,632 94	\$2,145,324 37	\$5,986,242 41
45,858 99	486,328 18	22,313 40	632,156 19	172,151 95
158,867 07	6,485 87	—	124,732 39	—
—	90,062 97	12,400 00	24,000 00	136,087 32
—	261,682 68	16,266 02	20,332 23	—
—	20 89	5,578 86	32,286 96	—
—	—	—	18,031 05	—
—	97,227 09	—	89,999 12	—
113,664 43	—	—	17,531 11	31,649 22
—	—	2,749 54	44,220 08	—
—	—	—	261 10	—
16,445 92	60,509 50	11,605 00	10,725 16	51,825 00
7,109 41	29,530 00	72,940 00	25,990 63	64,290 00
29,256 94	48,637 35	10,410 00	35,040 00	33,505 00
—	—	52,020 00	980 00	—
7,003 12	—	—	—	—
—	11,023 60	—	12,092 76	—
—	86,604 57	68,824 50	48,747 91	—
—	25 00	—	—	—
3,528 73	37,992 78	14,765 37	10,286 66	2,917 75
386 97	2,531 31	265 11	2,918 52	5,590 01
27,887 26	125,910 14	40,236 09	34,085 20	64,789 16
484,324 13	825,643 75	490,377 06	291,056 25	299,875 00
—	—	—	—	—
10,000 00	—	—	—	—
31,900 00	187,100 00	41,600 00	47,600 00	99,500 00
—	—	—	30,000 00	—
66,117 44	634,442 19	138,294 70	307,400 14	473,277 12
1,074 50	—	465 61	943 85	—
18,040 86	2,114 37	2,546 47	3,600 38	—
\$3,310,500 02	\$14,492,716 82	\$4,731,190 67	\$4,010,342 06	\$7,421,699 94
—	—	—	—	—
\$233,820 00	\$1,625,877 00	\$258,787 00	\$399,212 00	\$774,141 00
39,938 29	315,146 53	41,894 22	65,604 94	142,158 80
810,800 00	3,210,000 00	1,851,000 00	1,354,600 00	3,283,000 00
1,951,472 52	7,677,538 57	1,980,423 62	1,662,228 79	2,094,019 06
—	—	—	—	138,204 40
21,821 00	111,721 00	—	8,814 50	—
501 34	—	—	4,051 12	2 00
—	—	—	—	—
40,338 34	50,048 14	34,606 27	37,230 90	—
—	—	—	—	—
34,375 86	365,868 50	120,965 94	155,736 92	306,295 13
52,078 64	388,544 80	197,955 27	169,506 56	238,982 93
10,000 00	400,833 19	106,970 86	16,474 80	114,503 68
—	—	—	—	—
—	—	—	—	56,168 11
1,901 06	2,233 67	5,102 97	2,938 51	36 28
19,150 00	102,138 96	57,855 72	42,870 65	109,506 72
73,736 28	225,231 27	70,688 97	72,692 67	157,037 19
1,318 10	8,022 13	2,557 06	1,519 86	—
14,500 19	—	—	13,592 17	6,046 48
4,748 40	9,513 06	2,382 77	3,267 67	1,598 16
\$3,310,500 02	\$14,492,716 82	\$4,731,190 67	\$4,010,342 06	\$7,421,699 94

	WESTFIELD	WEST SPRINGFIELD
	WESTFIELD CO-OPERATIVE BANK	THE WEST SPRINGFIELD CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$5,000 00
Direct reduction	\$9,659,286 70	9,007,056 66
V.A. loans	2,778,273 02	2,940,032 87
Federal Housing Administration, Title II	1,225,642 60	2,555,205 08
Statutory common form	26,605 83	—
Dues and principal payments suspended	21,569 47	33,377 61
Participation	50,000 00	261,682 66
Other real estate	20,508 34	116,930 72
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	138,045 55	111,195 43
Federal Housing Administration, Title I loans .	—	20,392 81
Insurance and taxes paid on mortgaged property	239 75	228 42
Loans on shares and deposits:		
Serial	60,555 00	88,835 00
Paid-up certificates	98,575 00	67,485 00
Savings	54,955 00	118,800 00
Other financial institutions	—	—
Personal loans	—	26,293 04
Real estate held by foreclosure and in possession	11,027 06	77,195 78
Bank building	106,935 52	19,676 39
Alterations to leased quarters	—	—
Furniture and fixtures	17,612 74	24,667 08
Share Insurance Fund	5,528 91	2,054 20
Due from Co-operative Central Bank	141,248 40	155,392 03
Investments:		
U. S. Government obligations, direct and fully guaranteed	1,534,961 74	1,389,635 63
Other bonds and notes legal for reserve	—	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	210,400 00	217,700 00
Shares in other co-operative banks	—	20,000 00
Cash and due from banks	218,588 46	639,633 24
Prepaid expenses	477 35	878 58
Other assets	—	1,122 60
TOTAL ASSETS	\$16,381,036 44	\$17,900,470 83
LIABILITIES		
Capital:		
Dues capital	\$1,348,376 00	\$1,589,077 00
Profits capital	218,269 52	320,218 11
Paid-up share certificates	7,208,200 00	5,526,800 00
Savings share accounts	5,543,063 22	8,338,505 71
Dividend savings accounts	—	—
Club accounts	—	18,599 00
Suspended share accounts	—	—
Matured share accounts	2,604 98	—
Net undivided earnings	279,311 98	—
Reserves:		
Guaranty fund	352,561 45	500,374 17
Surplus	208,618 45	409,774 96
Other reserves	721,165 22	505,173 36
Notes payable	—	—
Dividends declared	—	140,025 08
Credits of members not applied	83 96	1,029 48
Due on uncompleted loans	159,398 81	187,890 00
Borrowers' accumulations for taxes	327,922 35	302,979 07
Reserve for Federal Income Taxes	6,463 15	13,660 45
Unearned discount	—	21,698 35
Other liabilities	4,997 35	24,666 09
TOTAL LIABILITIES	\$16,381,036 44	\$17,900,470 83

WEYMOUTH			WINCHENDON
THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
\$29,500 00	\$1,100 00	\$1,100 00	\$12,550 00
3,846,345 11	6,151,237 12	3,869,378 20	1,581,425 08
339,773 44	542,867 46	268,210 38	78,438 90
—	260,960 60	186,088 68	4,930 75
15,000 00	59,359 80	7,100 00	—
—	65,857 65	—	37,801 12
19,956 71	155,737 87	—	—
—	24,123 27	1 00	—
—	—	—	—
2,772 71	49,915 53	25,424 49	14,744 52
—	—	—	18,691 16
—	—	—	—
15,992 00	44,830 00	68,390 00	9,280 00
28,992 42	50,565 00	42,975 00	6,205 00
21,692 00	38,850 00	13,160 00	3,220 00
—	1,490 00	—	—
—	—	—	16,161 90
—	—	4,848 59	—
6,131 88	90,811 04	—	—
—	—	2,990 00	—
6,740 07	12,169 22	8,908 00	4,743 25
1,166 48	932 75	277 18	4,843 08
44,312 62	70,958 54	41,377 01	17,641 42
—	—	—	—
501,437 50	625,347 01	309,937 50	163,856 10
—	—	—	—
36,400 00	102,600 00	44,200 00	23,100 00
—	—	—	10,000 00
123,156 02	312,645 39	194,600 28	164,312 45
—	1,363 21	—	351 01
8,656 15	9,960 84	—	—
\$5,048,025 11	\$8,673,682 30	\$5,088,966 31	\$2,172,295 74
\$390,102 00	\$843,178 00	\$883,017 00	\$304,382 00
73,652 81	157,018 27	181,431 72	56,627 56
1,989,800 00	3,758,400 00	2,096,600 00	909,800 00
1,909,264 01	2,519,240 97	1,244,653 83	562,303 25
—	254,966 66	—	59,709 51
23,033 00	29,949 50	3,961 00	7,192 00
—	14 00	—	—
—	—	—	—
—	—	—	16,424 46
104,027 38	231,690 93	119,959 21	73,500 00
96,051 53	150,316 66	125,937 92	34,340 94
217,611 38	253,268 43	122,978 29	61,780 14
—	150,000 00	150,000 00	—
21,102 55	39,784 32	22,278 32	—
5,975 04	417 67	3,263 77	1,080 65
90,176 67	94,546 62	29,843 80	14,707 75
121,898 48	169,260 95	104,827 41	58,524 77
1,500 00	2,849 52	—	1,500 00
413 42	10,213 51	—	8,692 67
3,416 84	8,566 29	214 04	1,730 04
\$5,048,025 11	\$8,673,682 30	\$5,088,966 31	\$2,172,295 74

	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
ASSETS		
Real estate loans:		
Co-operative form	—	\$10,200 00
Direct reduction	\$6,230,614 55	2,159,975 82
V.A. loans	440,605 70	525,709 31
Federal Housing Administration, Title II	—	—
Statutory common form	232,950 46	63,898 40
Dues and principal payments suspended	118,959 45	4,649 11
Participation	44,801 03	—
Other real estate	—	—
Out of state — V.A.	—	—
Out of state — F.H.A.	—	—
Home modernization loans	12,927 28	—
Federal Housing Administration, Title I loans	—	—
Insurance and taxes paid on mortgaged property	—	—
Loans on shares and deposits:		
Serial	42,396 00	38,635 00
Paid-up certificates	68,493 00	49,250 00
Savings	41,070 00	820 00
Other financial institutions	—	—
Personal loans	3,805 20	—
Real estate held by foreclosure and in possession	—	—
Bank building	35,000 00	21,866 55
Alterations to leased quarters	—	—
Furniture and fixtures	4,212 31	—
Share Insurance Fund	910 30	1 00
Due from Co-operative Central Bank	69,315 26	36,038 25
Investments:		
U. S. Government obligations, direct and fully guaranteed	468,568 75	781,000 00
Other bonds and notes legal for reserve	25,000 00	—
Bonds and notes not legal for reserve	—	—
Federal Home Loan Bank stock	104,300 00	—
Shares in other co-operative banks	—	—
Cash and due from banks	374,556 93	213,359 74
Prepaid expenses	—	—
Other assets	131 37	—
TOTAL ASSETS	\$8,318,617 59	\$3,905,403 18
LIABILITIES		
Capital:		
Dues capital	\$860,711 00	\$707,467 00
Profits capital	158,006 87	123,094 18
Paid-up share certificates	2,602,200 00	2,032,800 00
Savings share accounts	3,658,315 70	299,204 84
Dividend savings accounts	—	100,056 55
Club accounts	—	—
Suspended share accounts	—	948 08
Matured share accounts	—	2,206 91
Net undivided earnings	—	16,825 49
Reserves:		
Guaranty fund	312,850 57	305,228 72
Surplus	174,345 63	174,452 33
Other reserves	167,296 66	—
Notes payable	—	—
Dividends declared	126,453 77	—
Credits of members not applied	500 00	—
Due on uncompleted loans	70,162 55	20,063 03
Borrowers' accumulations for taxes	178,931 56	122,346 38
Reserve for Federal Income Taxes	2,700 00	—
Unearned discount	2,203 59	—
Other liabilities	3,939 69	709 67
TOTAL LIABILITIES	\$8,318,617 59	\$3,905,403 18

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
— \$9,162,808 03 805,215 96 156,771 32 52,000 00 17,459 10 68,149 81 — 299,670 13 26,456 00 — 32 00 — 40,200 00 75,540 00 54,020 00 — — 34,500 00 — 8,509 00 1,399 76 106,057 13 — 599,281 25 — 136,800 00 — 228,007 85 794 76 11,563 61	— \$11,330,844 81 — — — 51,191 20 250,633 62 — — — 47,507 12 — 595 27 — 28,501 98 113,605 53 74,132 95 — 39,041 27 — 9,290 44 15,403 47 2,894 96 93,494 63 — 1,116,517 56 — 103,500 00 — 228,350 16 18,647 43 23,353 86	\$441,800 00 1,294,047 14 — — — — — 10,058 00 — 159,173 11 3,828 06 — 1,574 53 — 15,370 00 12,855 00 300 00 — 4,244 24 12,061 79 — 7,913 80 4,024 60 245 00 18,128 63 — 119,216 45 — 15,000 00 — 142,284 45 389 69 —	— \$9,266,689 55 117,714 27 — 929,943 27 54,980 95 525,156 34 12,987 35 — 5,851 21 — 100 00 — 17,934 00 116,825 19 36,455 71 — 1,510 40 — 52,044 86 — 20,418 80 3,840 44 95,323 41 — 966,195 66 — — 112,100 00 60,000 00 381,637 29 989 22 —
\$11,885,235 71	\$13,547,506 26	\$2,262,514 49	\$12,778,697 92
\$1,061,765 00 190,170 71 4,267,400 00 4,771,744 95 — 54 00 — 34,170 64 — 431,691 29 634,044 80 15,146 62 100,000 00 — 1,703 40 104,062 52 265,025 63 — 8,256 15	\$818,878 00 148,560 15 5,907,200 00 5,117,757 18 — 4,699 00 — — — 139,404 37 57,632 32 243,244 70 550,000 00 122,138 79 — 166,645 44 261,784 90 — 8,779 72 781 69	\$629,478 00 120,940 89 713,600 00 535,882 35 15,335 53 8,890 00 — 9,405 17 14,716 16 — 66,649 65 80,602 44 29,527 25 — 60 00 3,501 06 28,818 89 — 4,234 89 872 21	\$592,038 00 116,096 43 4,937,400 00 5,474,326 87 229,949 05 — 270 61 — — 219,161 19 134,638 78 378,179 53 — 121,142 64 4,325 52 420,296 81 143,074 11 — 977 25 6,821 13
\$11,885,235 71	\$13,547,506 26	\$2,262,514 49	\$12,778,697 92

GENERAL INFORMATION	ABINGTON	ADAMS
	NO. ABINGTON CO-OPERATIVE BANK	ADAMS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	832	636
Average loan balance	\$6,488 27	\$6,328 34
Average interest rate	5.75%	5.26%
Classification of Expenses		
Compensations paid	\$41,391 71	\$25,380 06
Banking quarters expense	7,457 07	1,833 69
Charge-offs, furniture and fixtures	4,325 90	—
Advertising	2,713 24	3,976 74
Audit, assessments and contributions	3,943 44	673 66
All other expenses	27,024 36	11,827 14
TOTAL EXPENSES	\$86,855 72	\$43,691 29
Cost Per \$1,000 of Assets		
Compensations paid	\$6 17	\$4 41
Banking quarters expense	1 11	32
Charge-offs, furniture and fixtures	64	—
Advertising	40	69
Audit, assessments and contributions	59	12
All other expenses	4 02	2 05
TOTAL COST PER \$1,000 OF ASSETS	\$12 93	\$7 59
Number of individual members	5,961	3,972

GENERAL INFORMATION	AVON	BARNSTABLE
	AVON CO-OPERATIVE BANK	HYANNIS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	373	3,771
Average loan balance	\$6,917 00	\$8,357 62
Average interest rate	5.43%	5.83%
Classification of Expenses		
Compensations paid	\$17,359 05	\$139,301 87
Banking quarters expense	3,505 01	18,444 79
Charge-offs, furniture and fixtures	803 34	12,300 00
Advertising	1,401 38	18,620 61
Audit, assessments and contributions	924 07	31,872 50
All other expenses	7,042 86	85,319 05
TOTAL EXPENSES	\$31,035 71	\$305,858 82
Cost Per \$1,000 of Assets		
Compensations paid	\$5 64	\$3 64
Banking quarters expense	1 14	48
Charge-offs, furniture and fixtures	26	32
Advertising	45	49
Audit, assessments and contributions	30	83
All other expenses	2 29	2 23
TOTAL COST PER \$1,000 OF ASSETS	\$10 08	\$7 99
Number of individual members	3,086	9,397

AMESBURY	ARLINGTON	ATHOL	ATTLEBORO	AUBURN
THE AMESBURY CO-OPERATIVE BANK	THE ARLINGTON CO-OPERATIVE BANK	ATHOL-CLINTON CO-OPERATIVE BANK	ATTLEBOROUGH CO-OPERATIVE BANK	AUBURN CO-OPERATIVE BANK
552 \$4,965 77 5.66%	1,763 \$9,817 97 5.29%	1,383 \$5,631 40 5.70%	464 \$7,497 11 5.43%	432 \$8,325 89 5.48%
\$23,378 38 2,202 35 1,169 09 858 49 443 35 8,559 99	\$79,414 67 14,485 81 3,000 00 12,792 65 13,745 41 43,644 89	\$56,105 08 13,152 00 2,922 55 8,604 97 6,994 56 36,052 00	\$23,341 41 4,141 47 1,814 87 846 81 1,191 99 8,566 48	\$19,052 80 2,760 00 334 26 1,575 02 2,046 53 9,032 00
\$36,611 65	\$167,083 43	\$123,831 16	\$39,903 03	\$34,800 61
\$6 53 61 33 24 12 2 39	\$3 74 68 14 60 65 2 06	\$6 19 1 45 32 95 77 3 99	\$5 78 1 03 45 21 30 2 12	\$4 29 62 08 35 46 2 03
\$10 22	\$7 87	\$13 67	\$9 89	\$7 83
2,250	9,273	5,197	1,179	2,748

BELMONT	BEVERLY	BOSTON	
WAVERLEY CO-OPERATIVE BANK	THE BEVERLY CO-OPERATIVE BANK	BEACON CO-OPERATIVE BANK	BRIGHTON CO-OPERATIVE BANK
984 \$10,910 47 5.23%	2,175 \$8,470 57 5.29%	140 \$16,784 92 5.82%	1,558 \$10,736 55 5.52%
\$59,993 88 8,184 06 3,309 21 5,537 72 9,771 91 29,734 87	\$88,445 74 14,878 08 4,000 00 16,454 36 18,925 57 57,695 66	\$16,668 59 5,344 97 126 19 578 49 573 81 10,065 42	\$111,220 52 34,863 01 5,920 40 15,284 25 7,784 28 44,549 86
\$116,531 65	\$200,399 41	\$33,357 47	\$219,622 32
\$4 80 65 27 44 78 2 38	\$4 11 69 19 76 88 2 68	\$5 85 1 87 04 20 20 3 54	\$5 33 1 68 28 73 37 2 14
\$9 32	\$9 31	\$11 70	\$10 53
5,757	9,779	1,529	10,074

GENERAL INFORMATION	BOSTON	
	CHARLESTOWN CO-OPERATIVE BANK	THE COMMON- WEALTH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	207	527
Average loan balance	\$4,223 81	\$8,049 02
Average interest rate	5.75%	5.17%
Classification of Expenses		
Compensations paid	\$6,658 50	\$22,864 50
Banking quarters expense	660 00	2,664 73
Charge-offs, furniture and fixtures	—	415 36
Advertising	532 64	927 56
Audit, assessments and contributions	521 33	884 42
All other expenses	4,859 19	10,363 92
TOTAL EXPENSES	\$13,231 66	\$38,120 49
Cost Per \$1,000 of Assets		
Compensations paid	\$5 78	\$4 48
Banking quarters expense	57	52
Charge-offs, furniture and fixtures	—	08
Advertising	46	18
Audit, assessments and contributions	45	18
All other expenses	4 22	2 03
TOTAL COST PER \$1,000 OF ASSETS	\$11 48	\$7 47
Number of individual members	1,064	2,389

GENERAL INFORMATION	BOSTON	
	HAYMARKET CO-OPERATIVE BANK	HYDE PARK CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	925	976
Average loan balance	\$12,931 82	\$6,522 58
Average interest rate	5.52%	5.30%
Classification of Expenses		
Compensations paid	\$64,795 79	\$35,414 55
Banking quarters expense	14,088 67	9,961 57
Charge-offs, furniture and fixtures	7,294 74	2,368 35
Advertising	4,489 79	2,664 79
Audit, assessments and contributions	4,270 57	4,449 96
All other expenses	28,892 92	17,777 40
TOTAL EXPENSES	\$123,832 48	\$72,636 62
Cost Per \$1,000 of Assets		
Compensations paid	\$4 67	\$4 68
Banking quarters expense	1 01	1 31
Charge-offs, furniture and fixtures	53	31
Advertising	32	35
Audit, assessments and contributions	30	59
All other expenses	2 08	2 35
TOTAL COST PER \$1,000 OF ASSETS	\$8 91	\$9 59
Number of individual members	6,011	3,213

BOSTON

ENTERPRISE CO-OPERATIVE BANK	FARRAGUT CO-OPERATIVE BANK	FOREST HILLS CO-OPERATIVE BANK	GERMANIA CO-OPERATIVE BANK
794 \$5,493 72 5.37%	377 \$6,490 39 5.56%	821 \$7,514 49 5.46%	403 \$8,445 44 5.43%
\$35,413 66 7,292 60 3,003 98 1,476 40 1,416 02 17,460 00	\$22,288 00 1,221 67 940 76 1,823 50 1,096 51 14,246 56	\$39,118 56 10,253 38 2,225 48 5,727 37 5,521 19 17,435 79	\$20,033 16 6,340 00 425 87 915 26 2,855 46 9,547 46
\$66,062 66	\$41,617 00	\$80,281 77	\$40,117 21
\$6 24 1 29 53 26 25 3 08	\$7 53 41 32 62 37 4 82	\$5 31 1 39 30 78 75 2 37	\$5 09 1 61 11 23 73 2 43
\$11 65	\$14 07	\$10 90	\$10 20
3,525	2,330	3,119	1,879

BOSTON

JAMAICA PLAIN CO-OPERATIVE BANK	JOSEPH WARREN CO-OPERATIVE BANK	MASSACHUSETTS CO-OPERATIVE BANK	THE MATTAPAN CO-OPERATIVE BANK
433 \$7,385 70 5.60%	616 \$5,768 44 5.27%	1,053 \$8,815 19 5.69%	2,611 \$11,031 24 5.43%
\$22,457 50 3,520 93 1,200 00 2,343 49 3,582 27 14,877 78	\$28,902 73 9,858 91 1,737 06 2,388 99 4,309 78 15,277 98	\$52,298 28 12,265 11 3,385 00 4,421 95 6,105 88 37,651 47	\$117,688 89 11,076 78 5,039 41 21,167 64 17,209 26 92,248 87
\$47,981 97	\$62,475 45	\$116,127 69	\$264,430 85
\$5 75 90 31 60 92 3 81	\$6 62 2 26 40 55 98 3 50	\$4 62 1 08 30 39 54 3 33	\$3 58 34 15 64 52 2 81
\$12 29	\$14 31	\$10 26	\$8 04
2,059	2,417	5,713	11,688

GENERAL INFORMATION	BOSTON	
	MEETING HOUSE HILL CO-OPERATIVE BANK	MERCHANTS CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,436	7,503
Average loan balance	\$9,238 72	\$11,211 12
Average interest rate	5.74%	5.33%
Classification of Expenses		
Compensations paid	\$81,065 21	\$318,283 67
Banking quarters expense	14,720 81	87,724 39
Charge-offs, furniture and fixtures	4,270 47	15,852 61
Advertising	5,765 94	50,313 69
Audit, assessments and contributions	5,563 16	24,389 91
All other expenses	37,705 11	175,915 19
TOTAL EXPENSES	\$149,090 70	\$672,479 46
Cost Per \$1,000 of Assets		
Compensations paid	\$4 83	\$3 09
Banking quarters expense	88	85
Charge-offs, furniture and fixtures	26	15
Advertising	34	49
Audit, assessments and contributions	33	24
All other expenses	2 25	1 70
TOTAL COST PER \$1,000 OF ASSETS	\$8 89	\$6 52
Number of individual members	9,340	38,500

GENERAL INFORMATION	BOSTON	
	ROSLINDALE CO-OPERATIVE BANK	ROXBURY- HIGHLAND CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	813	548
Average loan balance	\$9,751 11	\$7,191 17
Average interest rate	5.51%	5.30%
Classification of Expenses		
Compensations paid	\$43,637 35	\$32,422 46
Banking quarters expense	6,916 86	6,127 09
Charge-offs, furniture and fixtures	1,437 00	1,423 84
Advertising	3,896 23	1,739 22
Audit, assessments and contributions	5,960 16	4,304 49
All other expenses	42,808 43	10,938 02
TOTAL EXPENSES	\$104,656 03	\$56,955 12
Cost Per \$1,000 of Assets		
Compensations paid	\$4 61	\$6 58
Banking quarters expense	73	1 24
Charge-offs, furniture and fixtures	15	29
Advertising	41	35
Audit, assessments and contributions	63	88
All other expenses	4 52	2 22
TOTAL COST PER \$1,000 OF ASSETS	\$11 05	\$11 56
Number of individual members	6,178	3,428

BOSTON

DORCHESTER MINOT CO-OPERATIVE BANK	MT. VERNON CO-OPERATIVE BANK	MT. WASHINGTON CO-OPERATIVE BANK	PIONEER CO-OPERATIVE BANK
1,217 \$8,293 85 5.48%	1,329 \$8,893 88 5.64%	1,724 \$5,857 96 5.53%	997 \$7,385 94 5.11%
\$65,682 10 16,101 32 3,470 29 6,310 27 8,179 88 32,601 60	\$60,953 31 11,391 90 1,591 23 16,908 98 5,635 10 37,820 67	\$66,980 70 7,728 38 4,604 80 8,517 93 4,726 08 31,159 34	\$50,291 67 9,766 34 2,805 45 394 05 4,051 04 22,447 80
\$132,345 46	\$134,301 19	\$123,717 23	\$89,756 35
\$5 53 1 36 29 53 69 2 75	\$4 47 84 12 1 24 41 2 78	\$5 61 65 38 71 40 2 61	\$5 73 1 11 32 04 46 2 56
\$11 15	\$9 86	\$10 36	\$10 22
6,572	5,436	6,521	5,510

BOSTON

TELEPHONE WORKERS' CO-OPERATIVE BANK	THE UPHAMS CORNER CO-OPERATIVE BANK	VOLUNTEER CO-OPERATIVE BANK	WORKINGMEN'S CO-OPERATIVE BANK
924 \$7,828 03 5.25%	364 \$6,870 24 5.22%	2,631 \$8,201 15 5.34%	6,945 \$9,441 14 5.31%
\$61,608 92 — 2,000 00 276 00 6,373 77 17,143 57	\$17,818 60 5,316 85 679 00 1,183 30 1,400 63 11,050 51	\$141,426 96 13,413 84 5,337 96 6,919 11 40,496 83 57,816 72	\$349,472 87 142,418 16 22,699 38 20,585 29 42,700 31 198,615 85
\$87,402 26	\$37,448 89	\$265,411 42	\$776,491 86
\$7 17 — 23 03 74 1 99	\$5 84 1 74 22 39 46 3 62	\$5 36 51 20 26 1 53 2 19	\$4 56 1 86 30 27 56 2 59
\$10 16	\$12 27	\$10 05	\$10 14
4,653	2,075	10,704	40,784

GENERAL INFORMATION	BRAINTREE	BRIDGE-WATER
	THE BRAINTREE CO-OPERATIVE BANK	BRIDGEWATER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,512	280
Average loan balance	\$7,951 00	\$6,693 21
Average interest rate	5.29%	5.40%
Classification of Expenses		
Compensations paid	\$74,564 68	\$13,672 04
Banking quarters expense	6,544 08	2,662 72
Charge-offs, furniture and fixtures	4,452 95	704 00
Advertising	14,710 52	431 03
Audit, assessments and contributions	12,305 25	1,910 95
All other expenses	46,448 25	5,184 43
TOTAL EXPENSES	\$159,025 73	\$24,565 17
Cost Per \$1,000 of Assets		
Compensations paid	\$5 26	\$5 74
Banking quarters expense	46	1 12
Charge-offs, furniture and fixtures	31	29
Advertising	1 04	18
Audit, assessments and contributions	87	80
All other expenses	3 28	2 18
TOTAL COST PER \$1,000 OF ASSETS	\$11 22	\$10 31
Number of individual members	7,092	1,471

GENERAL INFORMATION	CAMBRIDGE	
	NORTH CAMBRIDGE CO-OPERATIVE BANK	RELIANCE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,332	1,962
Average loan balance	\$9,785 20	\$9,555 15
Average interest rate	5.71%	5.54%
Classification of Expenses		
Compensations paid	\$69,974 66	\$91,895 85
Banking quarters expense	2,922 15	—
Charge-offs, furniture and fixtures	—	7,088 53
Advertising	8,066 87	28,968 61
Audit, assessments and contributions	1,941 34	4,641 42
All other expenses	34,117 41	45,870 37
TOTAL EXPENSES	\$117,022 43	\$178,464 78
Cost Per \$1,000 of Assets		
Compensations paid	\$4 59	\$3 72
Banking quarters expense	19	—
Charge-offs, furniture and fixtures	—	29
Advertising	53	1 17
Audit, assessments and contributions	13	19
All other expenses	2 23	1 85
TOTAL COST PER \$1,000 OF ASSETS	\$7 67	\$7 22
Number of individual members	7,657	9,092

BROCKTON	BROOKLINE			CAMBRIDGE
CAMPELLO CO-OPERATIVE BANK	BROOKLINE CO-OPERATIVE BANK	CHESTNUT HILL CO-OPERATIVE BANK	COOLIDGE CORNER CO-OPERATIVE BANK	THE COLUMBIAN CO-OPERATIVE BANK
3,417 \$5,635 18 5.15%	561 \$9,948 06 5.35%	356 \$14,832 94 5.40%	284 \$15,330 28 5.34%	309 \$5,944 84 5.66%
\$101,120 76 24,879 68 6,100 00 12,055 18 13,513 42 44,903 35	\$37,004 70 6,487 02 3,039 12 2,749 46 3,959 30 15,574 84	\$31,255 45 10,692 32 6,157 14 3,072 66 — 19,396 75	\$27,664 50 5,728 52 1,472 79 663 00 163 00 18,602 90	\$14,504 42 5,056 44 1,278 40 744 59 1,452 15 5,492 20
\$202,572 39	\$68,814 44	\$70,574 32	\$54,294 71	\$28,528 20
\$4 39 1 08 26 52 59 1 95	\$5 55 97 46 41 59 2 34	\$4 76 1 63 94 47 — 2 95	\$5 34 1 11 28 13 03 3 59	\$6 26 2 18 55 32 63 2 37
\$8 79	\$10 32	\$10 75	\$10 48	\$12 31
8,864	3,561	2,906	4,119	1,591

CANTON	CHELSEA		CHESTER	CHICOPEE
CANTON CO-OPERATIVE BANK	CHELSEA CO-OPERATIVE BANK	THE PROVIDENT CO-OPERATIVE BANK	CHESTER CO-OPERATIVE BANK	CHICOPEE CO-OPERATIVE BANK
696 \$7,239 68 5.28%	448 \$6,897 33 5.32%	620 \$7,056 13 5.38%	221 \$3,912 63 5.71%	422 \$6,421 64 5.35%
\$32,947 21 4,472 55 1,600 00 4,888 91 1,112 96 16,645 50	\$23,081 99 3,308 11 1,000 00 2,673 02 4,325 16 11,456 49	\$34,324 80 2,463 54 2,668 06 2,537 17 2,724 90 25,845 63	\$3,070 00 1,327 60 236 40 126 66 558 85 2,930 89	\$15,704 95 2,294 75 917 76 1,499 38 1,602 18 10,888 05
\$61,667 13	\$45,844 77	\$70,564 10	\$8,250 40	\$32,907 07
\$5 53 75 27 82 19 2 79	\$6 13 88 26 71 1 15 3 04	\$6 20 45 48 46 49 4 67	\$2 95 1 28 23 12 54 2 82	\$4 65 68 27 44 48 3 23
\$10 35	\$12 17	\$12 75	\$7 94	\$9 75
4,996	2,482	3,301	802	2,207

GENERAL INFORMATION	CHICOPEE	COHASSET
	THE CHICOPEE FALLS CO-OPERATIVE BANK	PILGRIM CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	67	618
Average loan balance	\$6,445 99	\$7,328 38
Average interest rate	5.26%	5.37%
Classification of Expenses		
Compensations paid	\$2,686 22	\$24,888 72
Banking quarters expense	671 95	3,033 11
Charge-offs, furniture and fixtures	150 60	1,792 70
Advertising	19 50	1,666 42
Audit, assessments and contributions	588 95	3,644 25
All other expenses	1,986 27	9,412 66
TOTAL EXPENSES	\$6,103 49	\$44,437 86
Cost Per \$1,000 of Assets		
Compensations paid	\$5 50	\$4 65
Banking quarters expense	1 38	57
Charge-offs, furniture and fixtures	31	33
Advertising	1 21	31
Audit, assessments and contributions	1 21	68
All other expenses	4 07	1 76
TOTAL COST PER \$1,000 OF ASSETS	\$12 51	\$8 30
Number of individual members	270	3,357

GENERAL INFORMATION	EAST BRIDGEWATER	EAST-HAMPTON
	EAST BRIDGEWATER CO-OPERATIVE BANK	EASTHAMPTON CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	241	275
Average loan balance	\$5,512 67	\$6,591 65
Average interest rate	5.48%	5.29%
Classification of Expenses		
Compensations paid	\$13,402 56	\$13,991 85
Banking quarters expense	1,795 36	2,101 77
Charge-offs, furniture and fixtures	714 30	599 06
Advertising	315 59	1,129 84
Audit, assessments and contributions	1,052 56	2,364 57
All other expenses	6,280 00	8,921 16
TOTAL EXPENSES	\$23,560 37	\$29,108 25
Cost Per \$1,000 of Assets		
Compensations paid	\$8 29	\$6 53
Banking quarters expense	1 11	98
Charge-offs, furniture and fixtures	44	28
Advertising	20	53
Audit, assessments and contributions	65	1 10
All other expenses	3 88	4 16
TOTAL COST PER \$1,000 OF ASSETS	\$14 57	\$13 58
Number of individual members	1,109	1,184

CONCORD	DANVERS	DEDHAM	DIGHTON
CONCORD CO-OPERATIVE BANK	THE DANVERS CO-OPERATIVE BANK	THE DEDHAM CO-OPERATIVE BANK	NORTH DIGHTON CO-OPERATIVE BANK
1,629 \$8,477 57 5.44%	451 \$7,382 18 5.36%	1,220 \$7,134 35 5.17%	343 \$5,410 54 5.43%
\$82,001 07 7,136 34 5,211 99 10,360 28 19,815 10 45,948 06	\$23,389 39 2,910 08 539 02 2,062 67 2,175 43 7,514 80	\$49,829 26 3,491 58 3,000 00 3,358 75 3,463 65 25,147 90	\$18,717 15 1,701 63 231 16 457 31 1,631 79 6,274 33
\$170,472 84	\$38,591 39	\$88,291 14	\$29,013 37
\$4 84 42 31 61 1 17 2 71	\$5 54 69 13 49 52 1 78	\$4 76 33 29 32 33 2 40	\$8 17 74 10 20 71 2 74
\$10 06	\$9 15	\$8 43	\$12 66
9,831	2,292	4,778	2,251

EASTON	EVERETT		FALL RIVER	
THE NORTH EASTON CO-OPERATIVE BANK	EVERETT CO-OPERATIVE BANK	GLENDALE SQUARE CO-OPERATIVE BANK	THE FALL RIVER PEOPLE'S CO-OPERATIVE BANK	THE LAFAYETTE CO-OPERATIVE BANK
552 \$6,821 14 5.39%	1,326 \$7,833 44 5.35%	425 \$8,504 04 5.37%	1,292 \$6,459 94 5.77%	931 \$7,779 47 5.68%
\$23,384 55 4,353 03 1,649 26 2,173 56 1,435 44 13,979 01	\$58,648 15 13,159 82 5,172 80 9,734 63 5,836 25 30,040 57	\$20,668 20 1,612 23 1,567 12 706 34 609 29 10,022 69	\$58,990 84 17,665 25 7,050 00 9,697 28 7,288 60 26,822 09	\$41,626 44 7,654 32 700 00 6,453 45 7,819 96 29,833 84
\$46,974 85	\$122,592 22	\$35,185 87	\$127,514 06	\$94,088 01
\$5 08 95 36 47 31 3 04	\$4 77 1 07 42 79 48 2 44	\$4 79 38 36 16 14 2 32	\$5 56 1 67 66 91 69 2 53	\$4 96 91 08 77 93 3 56
\$10 21	\$9 97	\$8 15	\$12 02	\$11 21
2,228	5,381	3,427	6,166	5,465

GENERAL INFORMATION	FALL RIVER	FALMOUTH
	TROY CO-OPERATIVE BANK	THE FALMOUTH CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	574	692
Average loan balance	\$6,529 30	\$9,172 35
Average interest rate	5.55%	5.89%
Classification of Expenses		
Compensations paid	\$24,559 95	\$22,021 92
Banking quarters expense	8,368 71	3,168 81
Charge-offs, furniture and fixtures	362 55	2,189 78
Advertising	3,210 54	3,597 97
Audit, assessments and contributions	3,487 76	2,426 12
All other expenses	12,857 52	14,722 88
TOTAL EXPENSES	\$52,847 03	\$48,127 48
Cost Per \$1,000 of Assets		
Compensations paid	\$5 58	\$2 98
Banking quarters expense	1 90	43
Charge-offs, furniture and fixtures	08	30
Advertising	73	49
Audit, assessments and contributions	79	33
All other expenses	2 92	1 98
TOTAL COST PER \$1,000 OF ASSETS	\$12 00	\$6 51
Number of individual members	2,176	3,446

GENERAL INFORMATION	GARDNER	GLOUCESTER
	GARDNER CO-OPERATIVE BANK	GLOUCESTER CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	585	1,770
Average loan balance	\$6,325 15	\$6,429 34
Average interest rate	5.47%	5.52%
Classification of Expenses		
Compensations paid	\$25,277 39	\$80,943 84
Banking quarters expense	4,138 42	12,744 01
Charge-offs, furniture and fixtures	1,421 00	4,850 00
Advertising	2,511 56	8,080 11
Audit, assessments and contributions	3,867 72	11,831 76
All other expenses	11,008 57	41,543 02
TOTAL EXPENSES	\$48,224 66	\$159,992 74
Cost Per \$1,000 of Assets		
Compensations paid	\$5 45	\$5 71
Banking quarters expense	89	90
Charge-offs, furniture and fixtures	31	34
Advertising	54	57
Audit, assessments and contributions	83	84
All other expenses	2 37	2 93
TOTAL COST PER \$1,000 OF ASSETS	\$10 39	\$11 29
Number of individual members	3,642	6,116

FITCHBURG	FRAMINGHAM		FRANKLIN	GARDNER
FIDELITY CO-OPERATIVE BANK	FRAMINGHAM CO-OPERATIVE BANK	SOUTH MIDDLESEX CO-OPERATIVE BANK	DEAN CO-OPERATIVE BANK	THE CHAIR-TOWN CO-OPERATIVE BANK
3,104 \$7,315 66 5.32%	3,113 \$9,270 83 5.31%	815 \$9,235 96 5.43%	464 \$6,019 93 5.35%	530 \$5,223 42 5.46%
\$93,564 13 14,575 62 4,834 33 14,322 57 23,640 51 51,982 79	\$137,151 31 24,578 02 9,632 05 25,556 46 12,623 38 100,283 09	\$35,218 15 9,296 48 4,036 57 2,556 24 3,368 04 30,432 68	\$18,518 75 2,682 34 250 00 1,672 14 3,496 87 7,944 93	\$17,692 34 2,493 59 574 45 2,604 66 4,343 18 8,294 45
\$202,919 95	\$309,824 31	\$84,908 16	\$34,565 03	\$36,002 67
\$3 47 54 18 53 88 1 92	\$3 90 70 28 73 36 2 85	\$4 17 1 10 48 30 40 3 61	\$5 33 77 07 48 1 01 2 29	\$5 13 72 17 76 1 26 2 40
\$7 52 11,016	\$8 82 17,795	\$10 06 3,029	\$9 95 2,295	\$10 44 2,196

GRAFTON	GREAT BARRINGTON	GREENFIELD	HAVERHILL
GRAFTON CO-OPERATIVE BANK	THE HOUSATONIC CO-OPERATIVE BANK	GREENFIELD CO-OPERATIVE BANK	HAVERHILL CO-OPERATIVE BANK
551 \$5,212 09 5.32%	394 \$5,143 84 5.53%	1,734 \$6,875 14 5.40%	2,216 \$6,802 62 5.64%
\$19,511 89 2,836 58 1,405 76 1,365 78 2,518 00 13,988 98	\$15,470 42 3,955 99 589 44 707 45 1,201 82 5,214 30	\$57,195 26 5,229 65 1,700 20 4,641 74 7,100 44 39,961 20	\$80,303 58 11,415 02 6,169 42 7,912 15 9,882 85 33,298 18
\$41,626 99	\$27,139 42	\$115,828 49	\$148,981 20
\$5 44 79 39 38 70 3 91	\$6 18 1 58 24 28 48 2 08	\$3 95 36 12 32 49 2 76	\$4 57 65 35 45 56 1 89
\$11 61 1,905	\$10 84 1,269	\$8 00 7,628	\$8 47 8,621

GENERAL INFORMATION	HAVERHILL	HINGHAM
	WHITTIER CO-OPERATIVE BANK	THE HINGHAM CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	453	472
Average loan balance	\$7,565 36	\$8,097 86
Average interest rate	5.56%	5.34%
Classification of Expenses		
Compensations paid	\$15,502 94	\$21,861 85
Banking quarters expense	6,292 96	5,926 61
Charge-offs, furniture and fixtures	805 64	905 38
Advertising	2,361 61	3,277 36
Audit, assessments and contributions	681 95	2,062 36
All other expenses	12,185 96	19,293 29
TOTAL EXPENSES	\$37,831 06	\$53,326 85
Cost Per \$1,000 of Assets		
Compensations paid	\$3 68	\$4 74
Banking quarters expense	1 50	1 28
Charge-offs, furniture and fixtures	19	20
Advertising	56	71
Audit, assessments and contributions	16	45
All other expenses	2 90	4 18
TOTAL COST PER \$1,000 OF ASSETS	\$8 99	\$11 56
Number of individual members	2,565	2,171

GENERAL INFORMATION	IPSWICH	LAWRENCE
	IPSWICH CO-OPERATIVE BANK	ATLANTIC CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	700	715
Average loan balance	\$5,847 90	\$7,739 81
Average interest rate	5.75%	5.44%
Classification of Expenses		
Compensations paid	\$27,317 55	\$29,267 98
Banking quarters expense	4,732 08	9,425 90
Charge-offs, furniture and fixtures	1,200 00	2,080 00
Advertising	1,762 29	3,218 27
Audit, assessments and contributions	2,780 93	2,781 52
All other expenses	15,487 37	24,664 17
TOTAL EXPENSES	\$53,280 22	\$71,437 84
Cost Per \$1,000 of Assets		
Compensations paid	\$5 41	\$4 60
Banking quarters expense	94	1 48
Charge-offs, furniture and fixture	24	33
Advertising	35	50
Audit, assessments and contributions	55	44
All other expenses	3 07	3 88
TOTAL COST PER \$1,000 OF ASSETS	\$10 56	\$11 23
Number of individual members	2,310	3,541

HOLBROOK	HOLYOKE		HUDSON	HULL
THE HOLBROOK CO-OPERATIVE BANK	THE CITY CO-OPERATIVE BANK	HOLYOKE CO-OPERATIVE BANK	THE HUDSON CO-OPERATIVE BANK	HULL CO-OPERATIVE BANK
535 \$6,593 95 5.50%	427 \$7,057 52 5.50%	296 \$7,449 92 5.28%	646 \$7,209 77 5.41%	430 \$7,579 36 5.55%
\$26,483 55 2,669 00 1,592 00 2,164 87 1,955 22 13,443 72	\$15,899 42 4,093 31 865 98 1,107 60 445 42 7,563 10	\$12,473 50 2,084 04 182 02 997 76 1,111 28 6,006 89	\$26,790 75 9,021 31 2,577 50 2,628 91 3,926 94 12,913 60	\$20,501 60 2,559 08 978 76 700 33 1,408 17 16,173 72
\$48,308 36	\$29,974 83	\$22,855 49	\$57,859 01	\$42,321 66
\$5 99 60 36 49 44 3 04	\$4 35 1 12 24 30 12 2 07	\$4 67 78 07 37 41 2 25	\$4 83 1 63 46 47 71 2 33	\$5 12 64 24 17 35 4 03
\$10 92	\$8 20	\$8 55	\$10 43	\$10 55
3,445	1,373	1,152	2,374	2,839

LAWRENCE		LOWELL		LYNN
LAWRENCE CO-OPERATIVE BANK	THE MERRIMACK CO-OPERATIVE BANK	B. F. BUTLER CO-OPERATIVE BANK	LOWELL CO-OPERATIVE BANK	EQUITABLE CO-OPERATIVE BANK
1,595 \$7,635 63 5.53%	1,486 \$7,328 15 5.39%	242 \$5,210 46 5.79%	939 \$6,105 96 5.65%	1,822 \$6,711 27 5.27%
\$70,625 31 28,241 78 3,372 72 12,413 13 9,104 36 71,128 71	\$52,969 58 7,730 62 4,013 00 14,628 27 8,904 26 39,248 20	\$11,128 25 2,877 17 640 92 1,356 54 2,394 76 5,325 75	\$34,532 36 12,429 13 1,392 88 5,623 06 2,832 29 18,608 49	\$82,909 00 20,329 73 5,166 71 3,013 76 5,993 39 33,724 41
\$194,886 01	\$127,493 93	\$23,723 39	\$75,418 21	\$151,137 00
\$4 99 2 00 24 88 64 5 03	\$4 11 60 31 1 14 69 3 04	\$7 28 1 88 42 89 1 56 3 48	\$5 13 1 85 21 83 42 2 76	\$5 61 1 38 35 20 41 2 28
\$13 78	\$9 89	\$15 51	\$11 20	\$10 23
6,916	5,614	847	4,605	7,252

GENERAL INFORMATION	LYNN	
	LINCOLN CO-OPERATIVE BANK	LYNN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,545	595
Average loan balance	\$8,437 24	\$6,652 52
Average interest rate	5.58%	5.43%
Classification of Expenses		
Compensations paid	\$70,852 54	\$33,781 53
Banking quarters expense	17,390 05	5,355 68
Charge-offs, furniture and fixtures	4,000 00	905 60
Advertising	12,801 28	1,600 00
Audit, assessments and contributions	6,853 57	3,079 92
All other expenses	35,000 42	9,301 36
TOTAL EXPENSES	\$146,897 86	\$54,024 09
Cost Per \$1,000 of Assets		
Compensations paid	\$4 53	\$7 14
Banking quarters expense	1 11	1 13
Charge-offs, furniture and fixtures	26	19
Advertising	82	34
Audit, assessments and contributions	44	65
All other expenses	2 24	1 96
TOTAL COST PER \$1,000 OF ASSETS	\$9 40	\$11 41
Number of individual members	5,528	2,765

GENERAL INFORMATION	MEDFORD	
	COMMUNITY CO-OPERATIVE BANK	HILLSIDE- CAMBRIDGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	272	625
Average loan balance	\$10,549 66	\$7,171 21
Average interest rate	5.73%	5.38%
Classification of Expenses		
Compensations paid	\$25,103 00	\$37,840 74
Banking quarters expense	8,834 48	3,120 00
Charge-offs, furniture and fixtures	1,049 59	2,732 68
Advertising	2,434 86	1,150 86
Audit, assessments and contributions	1,278 17	3,047 54
All other expenses	19,301 53	13,239 34
TOTAL EXPENSES	\$58,001 63	\$61,131 16
Cost Per \$1,000 of Assets		
Compensations paid	\$6 98	\$6 76
Banking quarters expense	2 46	56
Charge-offs, furniture and fixtures	29	49
Advertising	68	21
Audit, assessments and contributions	35	54
All other expenses	5 37	2 37
TOTAL COST PER \$1,000 OF ASSETS	\$16 13	\$10 93
Number of individual members	3,665	4,249

MALDEN		MANSFIELD	MARBLE- HEAD	MARLBOROUGH
FELLSWAY CO-OPERATIVE BANK	MALDEN CO-OPERATIVE BANK	MANSFIELD CO-OPERATIVE BANK	THE MARBLEHEAD CO-OPERATIVE BANK	THE MARLBOROUGH CO-OPERATIVE BANK
637 \$7,291 50 5.53%	3,379 \$7,924 59 5.22%	1,011 \$6,813 13 5.39%	287 \$8,843 25 5.74%	1,639 \$8,023 40 5.52%
\$38,021 64 7,558 32 1,000 00 2,851 92 2,995 79 20,466 89	\$129,114 99 16,967 37 8,477 76 11,958 36 25,619 07 67,536 46	\$38,790 40 5,416 29 2,690 90 3,855 26 4,029 26 18,218 12	\$11,338 00 1,237 32 — 965 25 1,058 81 5,853 87	\$58,800 00 15,848 25 8,747 98 14,447 63 3,719 99 36,229 36
\$72,894 56	\$259,674 01	\$73,000 23	\$20,453 25	\$137,793 21
\$6 71 1 33 18 51 53 3 61	\$4 10 54 27 38 81 2 14	\$4 79 67 33 48 50 2 25	\$3 77 41 — 32 35 1 94	\$3 83 1 03 57 94 24 2 36
\$12 87	\$8 24	\$9 02	\$6 79	\$8 97
4,674	15,203	4,310	1,364	5,082

MEDFORD		MEDWAY	MELROSE
THE MEDFORD CO-OPERATIVE BANK	WEST MEDFORD CO-OPERATIVE BANK	MEDWAY CO-OPERATIVE BANK	MELROSE CO-OPERATIVE BANK
908 \$7,282 31 5.18%	509 \$7,115 55 5.36%	530 \$5,470 69 5.49%	1,085 \$8,929 30 5.20%
\$50,548 91 14,186 92 2,425 86 2,306 10 3,860 90 15,620 70	\$23,695 44 7,129 91 2,206 29 2,497 35 3,438 12 10,620 62	\$20,333 32 2,224 81 802 80 895 43 1,636 85 7,404 34	\$46,338 21 4,567 61 1,282 35 4,210 34 10,230 01 17,150 72
\$88,949 39	\$49,587 73	\$33,297 55	\$83,779 24
\$5 91 1 66 28 27 45 1 83	\$5 16 1 55 48 54 75 2 31	\$5 74 63 23 25 46 2 09	\$3 75 37 10 34 83 1 39
\$10 40	\$10 79	\$9 40	\$6 78
4,866	2,978	2,390	5,008

GENERAL INFORMATION	MERRIMAC	METHUEN
	THE ECONOMY CO-OPERATIVE BANK	METHUEN CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	127	573
Average loan balance	\$5,406 14	\$7,216 43
Average interest rate	5.87%	5.45%
Classification of Expenses		
Compensations paid	\$3,388 83	\$24,448 59
Banking quarters expense	—	3,472 50
Charge-offs, furniture and fixtures	116 33	1,088 76
Advertising	399 36	1,873 75
Audit, assessments and contributions	2,140 68	1,699 10
All other expenses	2,696 37	11,954 73
TOTAL EXPENSES	\$8,741 57	\$44,537 43
Cost Per \$1,000 of Assets		
Compensations paid	\$4 14	\$5 03
Banking quarters expense	—	72
Charge-offs, furniture and fixtures	14	22
Advertising	48	39
Audit, assessments and contributions	2 62	35
All other expenses	3 30	2 46
TOTAL COST PER \$1,000 OF ASSETS	\$10 68	\$9 17
Number of individual members	308	5,736

GENERAL INFORMATION	NEWBURY- PORT	NEWTON
	NEWBURYPORT CO-OPERATIVE BANK	THE AUBURNDALE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	404	773
Average loan balance	\$6,610 42	\$9,891 88
Average interest rate	5.52%	5.18%
Classification of Expenses		
Compensations paid	\$21,909 48	\$39,813 32
Banking quarters expense	4,043 50	10,152 79
Charge-offs, furniture and fixtures	800 97	525 00
Advertising	934 55	3,881 91
Audit, assessments and contributions	1,082 58	7,244 88
All other expenses	6,762 01	15,728 05
TOTAL EXPENSES	\$35,533 09	\$77,345 95
Cost Per \$1,000 of Assets		
Compensations paid	\$7 00	\$4 38
Banking quarters expense	1 29	1 12
Charge-offs, furniture and fixtures	26	06
Advertising	30	43
Audit, assessments and contributions	35	80
All other expenses	2 16	1 73
TOTAL COST PER \$1,000 OF ASSETS	\$11 36	\$8 52
Number of individual members	2,050	4,056

MIDDLE-BOROUGH	MILLBURY	MILTON	NEEDHAM	NEW BEDFORD
MIDDLE-BOROUGH CO-OPERATIVE BANK	MILLBURY CO-OPERATIVE BANK	MILTON CO-OPERATIVE BANK	THE NEEDHAM CO-OPERATIVE BANK	NEW BEDFORD-ACUSHNET CO-OPERATIVE BANK
2,706 \$5,565 62 5.53%	299 \$4,498 75 5.36%	470 \$8,938 25 5.36%	2,727 \$11,180 54 5.19%	1,544 \$5,269 99 5.70%
\$91,339 74 14,225 43 5,619 29 14,736 84 7,775 10 49,688 70	\$12,081 00 2,332 54 464 64 496 34 657 89 4,943 62	\$26,146 36 534 80 600 00 3,084 70 — 15,537 01	\$97,735 01 20,419 75 9,194 01 14,005 06 17,961 37 57,034 22	\$61,392 39 5,554 91 — 10,523 64 2,161 40 21,554 92
\$183,385 10	\$20,976 03	\$45,902 87	\$216,349 42	\$101,187 26
\$5 27 82 32 85 45 2 86	\$7 40 1 43 28 30 41 3 03	\$5 12 10 12 60 — 3 04	\$2 77 58 26 40 51 1 62	\$5 84 53 — 1 00 21 2 05
\$10 57	\$12 85	\$8 98	\$6 14	\$9 63
14,822	927	2,409	10,615	5,399

NEWTON			NORTH-AMPTON
THE NEWTON CO-OPERATIVE BANK	NEWTON SOUTH CO-OPERATIVE BANK	WEST NEWTON CO-OPERATIVE BANK	THE NORTHAMPTON CO-OPERATIVE BANK
1,427 \$11,316 18 5.24%	471 \$10,435 62 5.35%	1,086 \$7,899 06 5.42%	1,559 \$7,367 67 5.10%
\$74,807 16 11,005 14 3,810 49 11,874 72 22,862 18 41,944 25	\$34,947 45 7,970 57 1,828 30 1,939 44 5,825 03 25,988 64	\$45,322 90 6,131 08 2,955 81 9,065 94 7,773 00 30,789 26	\$65,683 39 13,265 52 4,587 25 9,123 65 5,840 76 36,077 18
\$166,303 94	\$78,499 43	\$102,037 99	\$134,577 75
\$4 04 59 21 64 1 23 2 27	\$5 90 1 35 31 33 98 4 39	\$4 55 62 30 91 78 3 10	\$4 74 96 33 66 42 2 61
\$8 98	\$13 26	\$10 26	\$9 72
8,967	4,029	6,140	6,537

GENERAL INFORMATION	NORWOOD	ORANGE
	THE NORWOOD CO-OPERATIVE BANK	ORANGE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	2,483	526
Average loan balance	\$8,552 41	\$3,995 75
Average interest rate	5.21%	5.58%
Classification of Expenses		
Compensations paid	\$91,519 11	\$17,325 50
Banking quarters expense	17,599 98	3,667 32
Charge-offs, furniture and fixtures	6,410 08	454 20
Advertising	22,692 75	591 68
Audit, assessments and contributions	9,240 32	1,525 80
All other expenses	53,326 12	7,306 24
TOTAL EXPENSES	\$200,788 36	\$30,870 74
Cost Per \$1,000 of Assets		
Compensations paid	\$3 61	\$6 54
Banking quarters expense	69	1 38
Charge-offs, furniture and fixtures	25	17
Advertising	89	23
Audit, assessments and contributions	36	58
All other expenses	2 11	2 76
TOTAL COST PER \$1,000 OF ASSETS	\$7 91	\$11 66
Number of individual members	11,229	1,363

GENERAL INFORMATION	RANDOLPH	READING
	THE RANDOLPH CO-OPERATIVE BANK	READING CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,000	1,128
Average loan balance	\$6,330 94	\$6,162 12
Average interest rate	5.34%	5.39%
Classification of Expenses		
Compensations paid	\$42,203 89	\$51,868 43
Banking quarters expense	2,443 71	10,620 27
Charge-offs, furniture and fixtures	2,993 93	5,745 00
Advertising	7,097 44	3,677 44
Audit, assessments and contributions	4,153 84	4,375 14
All other expenses	17,980 19	30,512 42
TOTAL EXPENSES	\$76,873 00	\$106,798 70
Cost Per \$1,000 of Assets		
Compensations paid	\$5 35	\$6 06
Banking quarters expense	31	1 24
Charge-offs, furniture and fixtures	38	67
Advertising	90	43
Audit, assessments and contributions	53	51
All other expenses	2 28	3 56
TOTAL COST PER \$1,000 OF ASSETS	\$9 75	\$12 47
Number of individual members	4,699	4,728

PEABODY	PITTSFIELD	QUINCY		
THE PEABODY CO-OPERATIVE BANK	THE PITTSFIELD CO-OPERATIVE BANK	NORTH QUINCY CO-OPERATIVE BANK	THE QUINCY CO-OPERATIVE BANK	SHIPBUILDERS CO-OPERATIVE BANK
2,568 \$8,069 14 5.49%	2,816 \$7,686 77 5.47%	489 \$9,452 19 5.71%	4,646 \$8,791 36 5.48%	635 \$7,119 01 5.28%
\$87,976 40 11,816 00 5,818 00 15,071 44 8,280 00 113,239 56	\$124,803 91 16,693 02 8,045 63 18,053 72 29,637 92 59,916 56	\$23,012 30 4,644 22 1,331 05 2,089 09 3,610 64 17,776 24	\$195,584 97 32,943 42 7,457 59 22,754 54 26,291 31 88,602 25	\$30,018 20 7,603 08 2,000 00 3,013 89 1,649 63 14,287 24
\$242,201 40	\$257,150 76	\$52,463 54	\$373,634 08	\$58,572 04
\$3 59 48 24 61 34 4 62	\$4 52 60 29 65 1 07 2 17	\$4 14 84 24 38 65 3 19	\$4 02 68 15 47 54 1 82	\$5 61 1 42 37 56 31 2 67
\$9 88	\$9 30	\$9 44	\$7 68	\$10 94
10,738	15,778	3,394	18,050	2,230

ROCKLAND	SALEM		SANDWICH	SAUGUS
ROCKLAND CO-OPERATIVE BANK	THE ROGER CONANT CO-OPERATIVE BANK	SALEM CO-OPERATIVE BANK	SANDWICH CO-OPERATIVE BANK	SAUGUS CO-OPERATIVE BANK
457 \$4,870 04 5.66%	1,060 \$8,051 98 5.27%	1,564 \$8,493 18 5.51%	1,947 \$6,930 45 5.72%	520 \$7,793 23 5.36%
\$24,310 90 4,399 59 1,700 00 1,160 28 2,164 55 11,780 54	\$57,690 04 10,624 41 2,460 00 6,804 94 14,897 66 25,333 73	\$67,363 49 12,276 97 4,617 56 14,949 75 10,971 25 55,253 95	\$66,246 09 13,708 73 9,998 97 9,996 71 7,864 97 33,717 11	\$21,380 92 5,384 44 2,107 78 2,880 71 2,359 87 9,367 42
\$45,515 86	\$117,810 78	\$165,432 97	\$141,532 58	\$43,481 14
\$9 43 1 71 66 45 84 4 58	\$5 76 1 06 25 68 1 49 2 53	\$4 39 80 30 98 72 3 61	\$4 25 88 64 64 51 2 16	\$4 39 1 12 43 59 48 1 92
\$17 67	\$11 77	\$10 80	\$9 08	\$8 93
2,261	4,818	6,584	6,454	2,561

GENERAL INFORMATION	SHARON	SHIRLEY
	THE SHARON CO-OPERATIVE BANK	SHIRLEY CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	585	613
Average loan balance	\$7,931 71	\$5,060 80
Average interest rate	5.30%	5.48%
Classification of Expenses		
Compensations paid	\$36,271 77	\$23,607 43
Banking quarters expense	8,773 46	1,214 98
Charge-offs, furniture and fixtures	1,500 00	692 00
Advertising	2,744 76	1,001 88
Audit, assessments and contributions	5,795 09	1,400 00
All other expenses	12,809 29	12,099 91
TOTAL EXPENSES	\$67,894 37	\$40,016 20
Cost Per \$1,000 of Assets		
Compensations paid	\$5 71	\$6 47
Banking quarters expense	1 38	33
Charge-offs, furniture and fixtures	24	19
Advertising	43	27
Audit, assessments and contributions	91	38
All other expenses	2 02	3 33
TOTAL COST PER \$1,000 OF ASSETS	\$10 69	\$10 97
Number of individual members	5,152	2,786

GENERAL INFORMATION	STOUGHTON	TAUNTON
	THE STOUGHTON CO-OPERATIVE BANK	MECHANICS' CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	961	1,169
Average loan balance	\$7,358 95	\$5,323 42
Average interest rate	5.44%	5.41%
Classification of Expenses		
Compensations paid	\$47,424 40	\$44,272 10
Banking quarters expense	7,550 43	3,728 39
Charge-offs, furniture and fixtures	3,597 15	1,000 00
Advertising	4,885 80	4,669 75
Audit, assessments and contributions	3,695 19	735 00
All other expenses	23,306 23	18,173 83
TOTAL EXPENSES	\$90,459 20	\$72,579 07
Cost Per \$1,000 of Assets		
Compensations paid	\$5 29	\$6 03
Banking quarters expense	84	51
Charge-offs, furniture and fixtures	41	14
Advertising	54	64
Audit, assessments and contributions	41	10
All other expenses	2 60	2 47
TOTAL COST PER \$1,000 OF ASSETS	\$10 09	\$9 89
Number of individual members	5,379	5,147

SOMERVILLE		SOUTH-BRIDGE	SPRINGFIELD	STONEHAM
CENTRAL CO-OPERATIVE BANK	SOMERVILLE CO-OPERATIVE BANK	THE SOUTHBIDGE CO-OPERATIVE BANK	SPRINGFIELD CO-OPERATIVE BANK	STONEHAM CO-OPERATIVE BANK
563 \$8,796 53 5.77%	670 \$7,226 12 5.56%	1,474 \$8,079 63 5.41%	1,874 \$7,959 75 5.48%	1,075 \$8,439 68 5.38%
\$29,362 66 8,512 98 3,225 00 1,122 75 4,003 13 20,841 00	\$30,332 45 2,860 86 1,500 00 2,235 30 4,723 90 13,961 52	\$47,498 73 7,819 62 1,600 00 15,087 07 4,613 54 23,227 61	\$84,960 01 21,631 35 4,650 00 6,865 39 8,737 47 50,943 57	\$50,086 93 9,175 37 1,850 47 6,870 34 4,630 17 41,968 04
\$67,067 52	\$55,614 03	\$99,846 57	\$177,787 79	\$114,581 32
\$4 98 1 44 55 19 68 3 54	\$5 10 48 25 38 79 2 34	\$3 24 53 11 1 03 32 1 58	\$4 66 1 19 25 38 48 2 79	\$4 76 87 17 65 44 3 99
\$11 38	\$9 34	\$6 81	\$9 75	\$10 88
2,479	3,027	7,302	9,313	6,396

TAUNTON		TEMPLETON	TISBURY	UXBRIDGE
TAUNTON CO-OPERATIVE BANK	THE WEIR CO-OPERATIVE BANK	THE BALDWINVILLE CO-OPERATIVE BANK	THE MARTHA'S VINEYARD CO-OPERATIVE BANK	UXBRIDGE CO-OPERATIVE BANK
1,421 \$7,711 02 5.59%	934 \$5,237 38 5.53%	194 \$4,623 52 5.91%	439 \$4,593 46 5.71%	608 \$5,799 81 5.40%
\$59,230 54 12,594 38 4,383 84 9,994 82 5,454 00 52,189 25	\$26,639 26 2,255 96 1,026 76 1,597 56 4,447 75 21,324 30	\$8,730 75 1,645 20 330 95 479 06 1,089 26 3,379 61	\$16,762 94 2,280 65 571 36 484 53 1,341 71 6,637 02	\$20,510 02 3,836 86 761 92 1,989 47 2,124 29 8,773 32
\$143,846 83	\$57,291 59	\$15,654 83	\$28,078 21	\$37,995 88
\$4 70 1 00 35 79 43 4 14	\$4 61 39 18 28 77 3 70	\$7 79 1 47 30 43 97 3 00	\$6 78 92 23 19 54 2 68	\$4 95 93 18 48 51 2 12
\$11 41	\$9 93	\$13 96	\$11 34	\$9 17
7,850	3,354	954	1,008	2,137

GENERAL INFORMATION	WAKEFIELD	WALPOLE
	WAKEFIELD CO-OPERATIVE BANK	WALPOLE CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,071	769
Average loan balance	\$9,234 04	\$8,537 96
Average interest rate	5.21%	5.35%
Classification of Expenses		
Compensations paid	\$50,784 54	\$35,059 92
Banking quarters expense	4,888 12	6,152 03
Charge-offs, furniture and fixtures	2,328 40	2,649 68
Advertising	1,181 93	3,490 21
Audit, assessments and contributions	5,591 25	3,975 85
All other expenses	26,156 87	26,186 04
TOTAL EXPENSES	\$90,931 11	\$77,513 73
Cost Per \$1,000 of Assets		
Compensations paid	\$4 27	\$4 49
Banking quarters expense	41	79
Charge-offs, furniture and fixtures	20	34
Advertising	10	45
Audit, assessments and contributions	47	51
All other expenses	2 20	3 36
TOTAL COST PER \$1,000 OF ASSETS	\$7 65	\$9 94
Number of individual members	7,489	3,421

GENERAL INFORMATION	WESTFIELD	WEST SPRINGFIELD
	WESTFIELD CO-OPERATIVE BANK	THE WEST SPRINGFIELD CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	1,973	2,020
Average loan balance	\$6,985 24	\$7,385 78
Average interest rate	5.26%	5.31%
Classification of Expenses		
Compensations paid	\$65,925 50	\$79,248 94
Banking quarters expense	7,977 48	11,834 35
Charge-offs, furniture and fixtures	5,000 00	4,900 00
Advertising	7,905 25	7,993 16
Audit, assessments and contributions	9,254 78	8,836 97
All other expenses	35,408 86	39,062 79
TOTAL EXPENSES	\$131,471 87	\$151,876 21
Cost Per \$1,000 of Assets		
Compensations paid	\$4 02	\$4 43
Banking quarters expense	49	66
Charge-offs, furniture and fixtures	31	27
Advertising	48	45
Audit, assessments and contributions	56	49
All other expenses	2 16	2 18
TOTAL COST PER \$1,000 OF ASSETS	\$8 02	\$8 48
Number of individual members	6,346	7,147

WALTHAM	WARE	WAREHAM	WEBSTER	WELLESLEY
MIDDLESEX FAMILY CO-OPERATIVE BANK	WARE CO-OPERATIVE BANK	WAREHAM CO-OPERATIVE BANK	THE WEBSTER CO-OPERATIVE BANK	WELLESLEY CO-OPERATIVE BANK
268 \$9,305 07 5.58%	1,862 \$6,629 12 5.65%	779 \$4,857 63 5.79%	501 \$6,161 40 5.33%	674 \$9,339 00 5.17%
\$16,782 69 3,295 26 1,117 10 1,867 12 1,643 53 14,600 15	\$87,917 90 15,848 13 8,043 95 9,418 66 13,986 12 42,560 65	\$28,299 26 6,596 22 2,223 33 4,016 34 4,511 06 11,292 22	\$19,510 95 1,376 48 848 00 1,611 21 2,661 99 12,888 81	\$34,500 76 4,748 42 867 95 4,203 32 4,316 09 16,174 81
\$39,305 85	\$177,775 41	\$56,938 43	\$38,897 44	\$64,811 35
\$5 07 99 34 56 50 4 41	\$6 07 1 09 55 65 97 2 94	\$5 98 1 39 47 85 95 2 39	\$4 87 34 21 40 66 3 22	\$4 65 64 12 56 58 2 18
\$11 87	\$12 27	\$12 03	\$9 70	\$8 73
4,039	6,955	2,547	1,847	3,014

WEYMOUTH			WINCHENDON
THE NORTH WEYMOUTH CO-OPERATIVE BANK	SOUTH SHORE CO-OPERATIVE BANK	SOUTH WEYMOUTH CO-OPERATIVE BANK	WINCHENDON CO-OPERATIVE BANK
566 \$7,509 85 5.47%	942 \$7,708 33 5.54%	587 \$7,380 00 5.40%	340 \$5,044 55 5.75%
\$24,809 06 2,865 07 825 44 3,560 86 612 51 14,830 57	\$42,205 89 9,618 44 2,586 62 8,965 17 5,750 97 29,618 64	\$24,425 55 2,854 24 1,487 80 2,628 53 2,916 66 15,418 31	\$11,162 17 2,211 57 889 87 592 27 1,712 85 5,712 58
\$47,503 51	\$98,745 73	\$49,731 09	\$22,281 31
\$4 91 57 16 71 12 2 94	\$4 87 1 11 30 1 03 66 3 41	\$4 80 56 29 52 57 3 03	\$5 14 1 02 41 27 79 2 63
\$9 41	\$11 38	\$9 77	\$10 26
2,910	4,403	2,835	1,456

GENERAL INFORMATION	WINCHESTER	WINTHROP
	WINCHESTER CO-OPERATIVE BANK	WINTHROP CO-OPERATIVE BANK
Real Estate Loans		
Number of loans	724	541
Average loan balance	\$9,762 34	\$5,109 85
Average interest rate	5.24%	5.12%
Classification of Expenses		
Compensations paid	\$37,882 80	\$26,805 38
Banking quarters expense	6,468 15	3,161 83
Charge-offs, furniture and fixtures	2,090 81	—
Advertising	3,410 74	649 65
Audit, assessments and contributions	5,616 53	1,120 59
All other expenses	15,134 08	7,384 19
TOTAL EXPENSES	\$70,603 11	\$39,121 64
Cost Per \$1,000 of Assets		
Compensations paid	\$4 55	\$6 86
Banking quarters expense	78	81
Charge-offs, furniture and fixtures	25	—
Advertising	41	17
Audit, assessments and contributions	68	29
All other expenses	1 82	1 89
TOTAL COST PER \$1,000 OF ASSETS	\$8 49	\$10 02
Number of individual members	2,530	2,146

WOBURN	WORCESTER	WRENTHAM	YARMOUTH
WOBURN CO-OPERATIVE BANK	HOME CO-OPERATIVE BANK	WRENTHAM CO-OPERATIVE BANK	THE CAPE COD CO-OPERATIVE BANK
1,483 \$7,122 10 5.17%	1,049 \$11,089 29 5.71%	297 \$6,414 40 5.55%	1,202 \$9,074 44 5.80%
\$51,373 22 8,548 39 1,400 00 7,248 56 235 00 30,080 36	\$50,403 75 13,769 33 3,033 12 10,482 86 7,726 89 36,564 31	\$12,815 33 3,394 89 620 33 655 15 964 97 4,894 83	\$53,406 66 6,106 63 3,062 74 6,421 01 7,980 40 23,626 01
\$98,885 53	\$121,980 26	\$23,345 50	\$100,603 45
\$4 32 72 12 61 02 2 53	\$3 72 1 02 22 77 57 2 70	\$5 66 1 50 27 30 43 2 16	\$4 18 48 24 50 62 1 85
\$8 32	\$9 00	\$10 32	\$7 87
5,538	4,660	1,229	7,314

THE CO-OPERATIVE CENTRAL BANK
199 Washington Street, Boston, Rooms 405-406

Incorporated March 2, 1932

Began business March 18, 1932

Lawrence H. Marston, *President*Herman J. Courtemanche, *Executive Manager and Treasurer*M. Agnes Mulvihill, *Assistant Treasurer*

Board of Directors: M. A. Barrett, H. Y. Beastall, W. E. Boright, W. T. Chamberlain, W. L. Gultinan, F. E. Ingalls, L. H. Marston, G. H. Ogilvie, W. D. Palmer, H. H. Pierce, W. J. D. Ratcliff, A. H. Shepherdson, G. Sutton, K. W. Tatro, W. L. Wallis

CENTRAL RESERVE FUND

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1965

<i>Assets</i>	
Cash on hand and in banks . . .	\$ 39,909 17
U. S. Government securities . . .	15,423,327 82
Accrued interest on securities . . .	171,956 73
Prepaid pension premium . . .	11,791 18
Total Assets . . .	<u>\$15,646,984 90</u>

<i>Liabilities</i>	
Employees' tax withheld . . .	\$ 346 39
Deposits by member banks of as- essments . . .	14,564,687 86
Earned surplus . . .	983,760 73
Undivided current earnings . . .	98,189 92
Total Liabilities . . .	<u>\$15,646,984 90</u>

SHARE INSURANCE FUND

(Under Chapter 73, Acts of 1934)

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1965

<i>Assets</i>	
Cash on hand and in banks . . .	\$ 27,522 02
U. S. Government securities . . .	23,292,666 33
Accrued interest on securities . . .	253,889 58
Prepaid supplemental surety bond premium . . .	11,480 00
Prepaid pension premium . . .	11,791 18
Total Assets . . .	<u>\$23,597,349 11</u>

<i>Liabilities</i>	
Paid-in assessments of member banks . . .	\$18,875,379 11
Earned surplus . . .	4,721,970 00
Total Liabilities . . .	<u>\$23,597,349 11</u>

CO-OPERATIVE BANKS EMPLOYEES RETIREMENT ASSOCIATION

80 Federal Street, Boston

Organized January 15, 1946

H. Willard Horne, *President*
John G. Wallwork, *Vice President*

Spencer F. Deming, *Treasurer*
William H. King, *Secretary*

Trustees: N. U. Armour, R. H. Bibeau, G. L. Billman, N. Crowell, R. F. Ebert, H. W. Horne, J. C. Murray,
H. L. Ricker, B. Shea,* H. M. Tipton, J. G. Wallwork, A. L. Whitten*

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, APRIL 30, 1965

<i>Assets</i>	
Due from banks and trust companies	\$ 165,767 30
Investments:	
U. S. Government securities	1,035,030 02
Shares in co-operative banks	3,110,000 00
Unapportioned interest	1,219 72
Premium on bonds	1,235 49
Total Assets	\$ 4,313,252 53

<i>Liabilities</i>	
Deferred annuity premiums	\$ 19,422 85
Reserve for legal expenses	1,450 00
Advance premiums — future years	21,806 50
Advance for direct pensions	186,759 55
Supp. Pension Reserve	299,782 38
Employees' funds	1,543,058 91
Bank funds	2,110,395 95
Advance for expenses — unexpended	4,348 03
Collection fees	464 85
Investment income	66,144 65
Future contracts outstanding	40,935 87
Suspense	235 58
Surplus	18,447 41
Total Liabilities	\$4,313,252 53

*Executive Committee.

**NORTH ATTLEBORO — PLAINVILLE SAVINGS AND
LOAN ASSOCIATION**
76 North Washington Street

Established December, 1879

Began business February, 1880

Austin F. Grant, *President*Donald O. Dalrymple, *Secretary*Louis V. McAdams, *Treasurer*

Board of Directors: P. F. Armstrong, L. K. Barney, C. F. Breen, Jr., A. J. Canuel, R. E. Crowell, D. O. Dalrymple, L. E. Donley, R. P. Felix, A. F. Grant, J. J. Grimaldi, R. C. Halliday, J. W. Martin, Jr., L. V. McAdams, H. C. Morse, D. R. Perrault, G. E. Riley, W. R. Schofield, L. E. Welch

Loan or Building Committee: Appointed from the Directors on each application for a loan

Regular monthly meeting for receipt of moneys the last bank business day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1964

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$ 1,463,069 25	Matured shares . . .	\$1,230,750 00
Shares of association . . .	21,964 00	Unmatured serial shares . . .	290,902 29
Alterations to leased quarters . . .	7,896 96	Reserves:	
Furniture and fixtures . . .	3,387 41	Guaranty fund . . .	35,000 00
Investments:		Surplus . . .	91,848 86
Bonds and notes . . .	156,860 00	Other reserves . . .	36,517 92
Bank stocks . . .	24,370 81	Dividends declared, not paid . . .	24,149 00
Cash on hand and due from banks . . .	58,272 65	Due on uncompleted loans . . .	2,213 26
Other assets . . .	656 51	Borrowers' accumulations for taxes . . .	23,358 04
		Other liabilities . . .	1,738 22
Total Assets . . .	\$1,736,477 59	Total Liabilities . . .	\$1,736,477 59

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4%	Number of loans . . .	271
Matured shares (includes extra) . . .	4%	Average loan balance . . .	\$5,398 77
		Average interest rate . . .	5.38%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$15,475 46	\$ 8 91
Banking quarters expense	4,203 75	2 42
Charge off — furniture, fixtures and equipment	116 51	07
Advertising	640 49	37
Audit, assessments and contributions	2,619 40	1 51
All other expenses	5,078 70	2 92
Total	\$28,134 31	\$16 20

Number of individual members 1,369

NORTON—NORTON SAVINGS AND LOAN ASSOCIATION

10 West Main Street

Established January 1, 1890

Began business January 1, 1890

Leonard A. Witherell, *President*Marguerite M. Mondor, *Secretary and Treasurer*

Board of Directors: W. A. Ashley, W. E. Fales,* W. E. Haskell,* M. M. Mondor, A. G. Ross,* J. B. Scott,*†
L. A. Witherell,† A. F. Woodward, H. L. Zwicker

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1964

<i>Assets</i>		<i>Liabilities</i>	
Loans:		Share capital:	
First mortgages on real estate . . .	\$1,239,713 52	Matured shares . . .	\$ 921,300 00
Shares of association . . .	64,867 36	Unmatured serial shares . . .	254,494 34
Real estate held:		Reserves:	
Association building . . .	22,072 00	Guaranty fund and surplus . . .	112,519 24
Furniture and fixtures . . .	478 11	Dividends declared, not paid . . .	52,105 73
Cash on hand and due from banks . . .	49,538 89	Due on uncompleted loans . . .	10,000 00
		Reserve for Federal income tax . . .	1,100 00
Total Assets . . .	<u>\$1,376,669 88</u>	Reserve for taxes . . .	5,150 57
		Notes payable . . .	20,000 00
		Total Liabilities . . .	<u>\$1,376,669 88</u>

*Loan and Building Committee.

†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>		<i>Real Estate Loans</i>	
Unmatured serial shares . . .	4 $\frac{1}{2}$ %	Number of loans . . .	261
Matured shares (includes extra) . . .	4 $\frac{1}{2}$ %	Average loan balance . . .	\$4,749 86
		Average interest rate . . .	5.96%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid	\$11,372 50	\$ 8 26
Banking quarters expense	3,691 17	2 68
Charge-offs, furniture and fixtures	312 24	23
Advertising	5 00	—
Audit, assessments and contributions	1,234 98	90
All other expenses	4,290 71	3 12
Total	<u>\$20,906 60</u>	<u>\$15 19</u>
Number of individual members	487	

SEEKONK — HEBRON BUILDING AND IMPROVEMENT ASSOCIATION
550 Central Avenue

Established February 2, 1901

Began business February 2, 1901

Howard E. Spooner, *President*

Norman J. Jackson, *Secretary*

George I. Pierce, *Treasurer*

Board of Directors: N. C. Baker,* W. E. Baker,† W. Burrell,*† N. J. Jackson, W. Jacques, G. I. Pierce, G. N. Robbins,† J. P. Rose,† I. A. Sherman, R. E. Spooner,† H. E. Spooner, J. A. Thompson, C. W. Tompson,* E. R. Westcott

Regular monthly meeting for receipt of moneys the last day of each month

STATEMENT OF CONDITION AT THE CLOSE OF BUSINESS, DECEMBER 31, 1964

<i>Assets</i>	
Loans:	
First mortgages on real estate . . .	\$293,231 58
Home modernization loans . . .	5,822 08
Shares of association . . .	3,449 50
Furniture and fixtures . . .	95 00
Cash on hand and due from banks . . .	9,971 79
Total Assets . . .	<u>\$312,569 95</u>

<i>Liabilities</i>	
Share capital:	
Matured shares . . .	\$237,660 00
Unmatured serial shares . . .	14,257 00
Club accounts . . .	25 00
Reserves:	
Guaranty fund . . .	12,000 00
Surplus . . .	31,115 19
Borrowers' accumulations for taxes . . .	785 21
Due on uncompleted loans . . .	886 00
Notes payable . . .	14,150 00
Other liabilities . . .	1,250 00
Unearned discount . . .	441 55
Total Liabilities . . .	<u>\$312,569 95</u>

*Loan and Building Committee.
†Auditor.

GENERAL INFORMATION

<i>Annual Rates of Dividends Paid</i>	
Unmatured serial shares . . .	3.60%
Matured shares . . .	5.00%

<i>Real Estate Loans</i>	
Number of loans . . .	68
Average loan balance . . .	\$4,312 22
Average interest rate . . .	6%

Classification of Expenses

	<i>Amount</i>	<i>Cost Per \$1,000 of Assets</i>
Compensations paid . . .	\$2,073 77	\$ 6 64
Banking quarters expense . . .	729 51	2 33
Advertising . . .	96 44	31
Audit, assessments and contributions . . .	623 56	1 99
All other expenses . . .	1,756 97	5 62
Total . . .	<u>\$5,280 25</u>	<u>\$16 89</u>
Number of individual members . . .	270	

AGGREGATE STATEMENTS AND STATISTICAL DATA
RELATING TO CO-OPERATIVE BANKS

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5. Comparative percentages and miscellaneous figures	117

STATEMENT No. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CO-OPERATIVE BANKS

	April, 1965 164 Banks	April, 1964 165 Banks	Percentage of Total	
			April, 1965 %	April, 1964 %
ASSETS				
Real estate loans:				
Co-operative form	\$ 3,308,851 00	\$ 4,263,031 00	.19	.27
Direct reduction	1,158,661,494 15	1,050,059,967 80	67.30	66.69
V.A. loans	144,598,535 30	157,574,657 88	8.40	10.01
Federal Housing Administration, Title II	48,209,849 16	48,691,482 82	2.80	3.09
Statutory common form	19,628,611 91	15,634,039 26	1.14	.99
Dues and principal payments suspended	8,187,956 78	11,470,477 15	.48	.73
Participation	19,136,685 84	5,203,613 56	1.11	.33
Other real estate	3,348,167 93	2,693,535 67	.19	.17
Out of state — V.A.	20,964,827 95	13,346,096 40	1.22	.85
Out of state — F.H.A.	7,391,146 88	4,104,409 72	.43	.26
Home modernization loans	5,621,967 52	4,651,393 45	.33	.30
Federal Housing Administration, Title I loans	1,245,051 60	1,143,955 06	.07	.07
Insurance and taxes paid on mortgaged property	35,038 40	36,476 79	—	—
Loans on shares and deposits:				
Serial	7,513,167 97	7,737,997 86	.44	.49
Paid-up certificates	8,137,718 20	7,906,024 00	.48	.50
Savings	9,534,959 53	7,544,734 87	.55	.48
Other financial institutions	386,999 80	365,446 55	.02	.02
Personal loans	1,826,039 23	425,756 94	.11	.03
Real estate held by foreclosure and in possession	1,727,391 32	1,270,569 40	.10	.08
Bank building	8,394,595 90	8,126,619 07	.49	.52
Alterations to leased quarters	347,701 89	205,518 87	.02	.01
Furniture and fixtures	2,832,829 06	2,696,792 65	.17	.17
Share Insurance Fund	1,330,554 97	1,235,429 32	.08	.08
Due from Co-operative Central Bank	14,564,687 86	13,461,395 69	.85	.86
Investments:				
U. S. Government obligations, direct and fully guaranteed	127,098,940 72	114,255,206 78	7.38	7.19
Other bonds and notes legal for reserve	4,903,095 96	5,934,414 44	.28	.44
Bonds and notes not legal for reserve	1,736,946 37	1,342,626 12	.10	.09
Federal Home Loan Bank stock	10,515,000 00	19,870,350 00	1.13	1.26
Shares in other co-operative banks	2,611,239 54	1,720,586 54	.15	.11
Cash and due from banks	67,395,598 20	60,038,040 87	3.91	3.81
Prepaid expenses	425,065 53	615,586 70	.02	.04
Other assets	1,081,645 89	934,631 03	.06	.06
TOTAL ASSETS	\$1,721,702,362 36	\$1,574,560,864 26	100.00	100.00
LIABILITIES				
Capital:				
Dues capital	\$ 143,203,758 00	\$ 150,580,773 00	8.32	9.56
Profits capital	25,921,771 76	26,512,382 71	1.50	1.68
Paid-up share certificates	506,003,300 00	483,798,700 00	29.39	30.73
Savings share accounts	818,419,810 26	699,719,977 05	47.53	44.44
Dividend savings accounts	12,126,338 10	11,019,614 53	.70	.70
Club accounts	1,897,035 41	1,783,052 97	.11	.11
Suspended share accounts	30,979 59	34,056 25	—	—
Matured share accounts	193,053 93	264,727 32	.01	.02
Net undivided earnings	5,976,867 22	5,329,783 58	.35	.34
Reserves:				
Guaranty Fund	49,706,181 24	46,439,382 13	2.89	2.95
Surplus	37,190,238 59	36,577,555 36	2.16	2.32
Other reserves	39,351,398 42	37,968,391 99	2.29	2.41
Notes payable	10,770,000 00	10,910,000 00	.63	.69
Dividends declared	5,603,048 57	5,141,741 10	.33	.33
Credits of members not applied	288,007 68	266,006 04	.02	.02
Due on uncompleted loans	25,260,871 68	20,828,841 03	1.47	1.32
Borrowers' accumulations for taxes	36,227,797 61	33,661,004 54	2.10	2.14
Reserve for Federal income taxes	793,854 25	793,642 96	.05	.05
Unearned discount	1,332,357 94	1,120,119 61	.07	.07
Other liabilities	1,405,692 11	1,811,112 09	.08	.12
TOTAL LIABILITIES	\$1,721,702,362 36	\$1,574,560,864 26	100.00	100.00

STATEMENT No. 2

STATEMENT OF OPERATIONS FOR YEAR ENDING APRIL, 1965

OPERATING INCOME:

Interest	\$82,050,513	15
Appraisal fees	203,284	04
Fines	315,082	52
Fees from sale of checks	181,311	95
Miscellaneous income	281,819	69

Total operating income	\$83,032,011	35
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LESS OPERATING EXPENSE:

Compensation to directors, officers, employees, etc.	\$ 7,619,415	52
Security committee	281,807	91
Rent (bank building)	164,953	05
Bank building income and expense	565,025	03
Rent, light, heat, etc. (leased quarters)	508,514	43
Depreciation, bank building or alterations to leased quarters	250,890	48
Depreciation, furniture, fixtures and equipment	462,833	11
Advertising	947,379	33
C.B.E. Retirement Fund	388,772	35
Audit and verification	359,895	75
Memberships and contributions	223,687	93
Printing, stationery, office supplies	516,704	39
Telephone, postage and express	460,805	96
Social Security — Unemployment Compensation	321,904	48
Share Insurance Fund amortization (yearly assessment)	1,114,525	72
Interest on borrowed money	536,336	50
Legal services	54,135	48
Tellers' errors	11,410	18
Other operating expense	1,366,451	47

Total operating expense	\$16,155,449	07
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Net operating income before interest and other charges	\$66,876,562	28
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LESS INTEREST AND OTHER CHARGES:

Interest adjustments to mature shares	\$ 109,168	52
Federal income tax	684,437	89
Depreciation Share Insurance Fund (original assessment)	1,053	11
Miscellaneous charges	145,286	77

Total interest and other charges	\$ 939,946	29
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NET INCOME FOR PERIOD	\$65,936,615	99
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RECONCILEMENT OF UNDIVIDED EARNINGS

Balance of net undivided earnings, April, 1964	\$ 5,329,783	58
Net income received during period	\$65,936,615	99
Less transfers to Guaranty Fund	3,259,676	58
Available for distribution	\$68,006,722	99
Dividends:		
Profits capital (dividends accumulated)	\$ 7,207,353	04
Paid-up share certificates	20,850,003	12
Savings share accounts	30,872,090	68
Dividend savings accounts	467,087	13
Matured share accounts	1,337	58
Other	336	31
Total dividends	59,398,207	86
Balance of net earnings after dividends	\$ 8,608,515	13
Less transfer to:		
a. Surplus	\$ 2,267,862	90
b. Other unallocated reserves	363,785	01
	2,631,647	91
Balance of undivided earnings, April, 1965	\$ 5,976,867	22

STATEMENT No. 3

OPERATING EXPENSES

CLASSIFICATION	April, 1965		April, 1964	April, 1963	April, 1962	April, 1961
	Amount	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets	Cost Per \$1,000 of Assets
Compensations paid	\$ 7,901,223 43	\$4 59	\$4 73	\$4 70	\$4 80	\$4 82
Banking quarters' expenses	1,491,070 73	87	85	87	91	94
Charge-offs, furniture and fixtures	462,833 11	27	29	30	28	27
Advertising	947,329 33	55	61	59	64	68
Audit, assessments and contributions	972,103 49	56	57	59	63	64
All other expenses	4,380,888 98	2 34	2 62	2 32	2 27	2 26
Total	\$16,155,449 07	\$9 38	\$9 67	\$9 37	\$9 53	\$9 61

Group No.	BANKS WITH ASSETS BETWEEN	No. of Banks	YEAR ENDING APRIL, 1965 COST PER \$1,000 OF ASSETS						
			Compensations Paid	Banking Quarters' Expenses	Charge-offs, Furniture and Fixtures	Advertising	Audit, Assessments and Contributions	All Other Expenses	Total
1	\$ 250,000 and \$ 1,000,000	2	\$4 65	\$0 52	\$0 20	\$0 32	\$2 09	\$3 59	\$11 37
2	1,000,000 and 3,000,000	19	6 57	1 26	28	34	63	3 11	12 19
3	3,000,000 and 5,000,000	38	5 48	1 04	26	45	56	2 75	10 54
4	5,000,000 and 7,000,000	26	5 31	98	34	44	47	3 01	10 55
5	7,000,000 and 10,000,000	21	5 09	90	29	53	58	2 77	10 16
6	10,000,000 and 15,000,000	27	4 79	87	28	65	57	2 71	9 87
7	15,000,000 and 20,000,000	13	4 48	75	31	62	57	2 44	9 17
8	20,000,000 and over	18	3 89	80	23	54	57	2 23	8 26

STATEMENT No. 4

STATISTICS — REAL ESTATE LOANS

CLASSIFICATION	April 1965	April 1964	April 1963	April 1962	April 1961	April 1960
Number of loans	179,582	176,576	172,057	167,900	165,660	163,392
Average loan balance	\$7,983	\$7,436	\$6,968	\$6,297	\$6,266	\$6,040
Average interest rate	5.46%	5.37%	5.34%	5.26%	5.17%	5.06%

STATEMENT No. 5

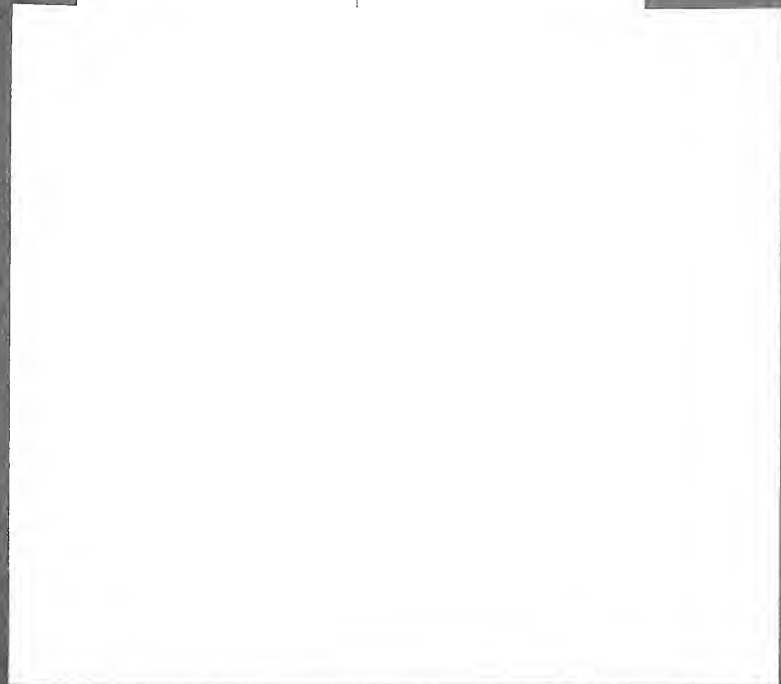
COMPARATIVE PERCENTAGE RATIOS AND MISCELLANEOUS FIGURES

	FOR YEAR ENDING OR AS OF:					
	April 1965	April 1964	April 1963	April 1962	April 1961	April 1960
DISTRIBUTION OF ASSETS	%	%	%	%	%	%
Real Estate Loans:						
Co-operative form . . . . .	.19	.27	.37	.49	.65	.78
Direct reduction, G.I. and F.H.A.	81.45	77.54	77.24	77.21	76.72	77.87
All other	1.62	5.58	4.78	4.28	3.99	3.53
Total real estate loans	83.26	83.39	82.39	81.98	81.36	82.18
Real estate by foreclosure, etc. . . . .	.10	.08	.07	.05	.04	.08
Investments in bonds and notes, etc.	9.05	9.09	9.46	9.81	10.25	11.08
Cash and due from banks	3.91	3.81	4.51	4.58	4.74	3.10
Other assets	3.68	3.63	3.57	3.58	3.61	3.56
Total Assets	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF LIABILITIES						
Serial shares	9.82	11.24	12.61	14.12	15.62	16.95
Paid-up share certificates	29.39	30.73	32.55	34.26	35.72	37.61
Savings share accounts	47.53	44.44	41.57	38.43	35.41	32.25
Dividend savings accounts . . . . .	.70	.70	.79	.80	.78	.73
Club accounts . . . . .	.11	.11	.12	.11	.11	.11
Suspended share accounts	—	—	—	—	—	—
Matured share accounts . . . . .	.01	.02	.01	.01	.01	.01
Total capital liabilities	87.56	87.24	87.65	87.73	87.65	87.66
General reserves	7.34	7.68	7.99	8.17	8.23	8.26
Notes payable . . . . .	.63	.69	.34	.13	.09	.26
Due on uncompleted loans	1.47	1.32	1.05	1.03	1.11	.97
Borrowers' accumulations for taxes	2.10	2.14	2.16	2.19	2.16	2.14
Other liabilities . . . . .	.90	.93	.81	.75	.76	.71
Total Liabilities	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF GROSS INCOME						
Operating expenses	19.46	20.19	20.05	20.59	21.22	21.63
Interest and other charges	1.13	1.08	.54	.54	.53	.61
Dividends distributed	71.54	70.35	70.71	69.60	66.92	64.98
Available for reserves	7.87	8.38	8.70	9.27	11.33	12.78
	100.00	100.00	100.00	100.00	100.00	100.00
DISTRIBUTION OF OPERATING EXPENSES						
Compensations paid	48.91	48.93	50.24	50.30	50.15	50.69
Banking quarters' expenses	9.23	8.81	9.27	9.58	9.82	9.55
Charge-offs, furniture and fixtures	2.86	2.95	3.18	2.89	2.81	2.67
Advertising	5.86	6.36	6.27	6.76	7.09	6.99
Audit, assessments and contributions	6.02	5.85	6.27	6.65	6.62	6.42
All other expenses	27.12	27.10	24.77	23.82	23.51	23.68
	100.00	100.00	100.00	100.00	100.00	100.00
MISCELLANEOUS RATES						
General reserves to:						
Total assets less bonds and notes legal for re-						
serve, Federal Home Loan Bank stock,						
cash, due from banks, trust companies and						
The Co-operative Central Bank	8.48	8.89	9.36	9.61	9.74	9.69
Gross operating income to:						
Total assets (April closing)	4.82	4.79	4.67	4.63	4.53	4.46
Operating expenses to:						
Total assets (April closing) . . . . .	.94	.97	.94	.95	.96	.97
Transfers from earnings to general reserves to:						
Capital liabilities (April closing) . . . . .	.39	.42	.41	.47	.56	.62
AVERAGE DIVIDEND RATES PAID						
Serial shares	4.26	4.14	4.05	3.94	3.77	3.59
Paid-up share certificates	4.19	4.09	4.03	3.82	3.57	3.38
Savings share accounts	4.13	4.02	3.93	3.76	3.49	3.30
Dividend savings accounts	4.17	4.07	3.89	3.72	3.57	3.35



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The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Massachusetts. Bank Commissioner.

ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending June 30, 1965

SECTION B
RELATING TO
CREDIT UNIONS

PUBLICATION OF THIS DOCUMENT APPROVED BY ALFRED C. HOLLAND, STATE PURCHASING AGENT.



The Commonwealth of Massachusetts

DIVISION OF BANKS AND LOAN AGENCIES

150 CAUSEWAY STREET, BOSTON

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

*Deputy Commissioner of Banks
and*

General Counsel

JOHN P. CLAIR

Chief Director of Bank Examinations

ARTHUR B. MALONE

Director of Credit Union Examinations

PAUL DONOVAN

Assistant Director of Credit Union Examinations

EDWARD J. ODELL

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Credit Unions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous statistical data incorporated herein pertaining to Credit Unions are for the fiscal year ending June 30, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

4,21,66
Commonwealth of Massachusetts

CREDIT UNIONS

The statistical information provided in the following review and in supporting schedules and composite statements, relates to the twelve-month period from July 1, 1964 to June 30, 1965, inclusive.

During the period ending June 30, 1965, seven new credit unions began business, and nine entered into liquidation.

The following facts and figures present highlights of the composite financial condition of the credit unions on June 30, 1965 and changes effective during the previous twelve-month period.

Total Assets

On June 30, 1965 the 436 credit unions in operation had total assets of \$311,599,538 which represents an increase of \$33,471,410 or 12.03% over the figure of June 30, 1964.

Personal Loans

Personal loans to members which represent a major phase of the operations and objectives of credit unions chartered by the Commonwealth, continued the upward trend of prior years as the unsecured and partially secured classification rose approximately \$11,131,367 to the present outstanding balance of \$72,735,475 and the secured group increased \$7,158,154 to \$60,320,508. Together these two classifications comprise 42.70% of total assets at the present time.

Real Estate Loans

Holdings in real estate loans secured by first mortgages also continue to expand. The present outstanding balance of \$91,767,890 representing 29.45% of total assets reflects an increase of \$7,800,615 for the twelve-month period.

Investments in Bonds and Notes

Investments in bonds and notes, most of which are in U.S. Government obligations, decreased \$333,484 during the year. The present book value of \$22,357,726 or 7.17% of total assets continues to represent a substantial segment of these assets.

Other Investments

During the current twelve-month period, holdings in shares of co-operative banks increased \$2,523,006 to a present total of \$17,078,651 and deposits in savings banks and in savings departments of trust companies and national banks increased \$1,803,367 to an outstanding balance of \$17,324,887. Investments in bank stocks increased \$1,722,233 to a total book figure of \$7,436,346 during the same period.

Cash on Hand and Due from Depository Banks

Uninvested assets represented by cash on hand and balances due from depository banks subject to check, decreased \$338,428 during the year and the present combined total of \$9,093,565 equals 2.92% of total assets.

Shares and Deposits

Outstanding share capital increased \$29,775,581 or 12.85% during the year to a present balance of \$261,512,525 which is held by 460,915 members. Deposits including club accounts decreased \$940,639 to a total of \$5,707,635.

Capital Reserves

Reserves available for shrinkage and loss, as represented by the guaranty fund, undivided earnings, and the reserve fund, increased \$2,891,105 during the period and the present combined total of \$32,529,105 represents 10.45% of total assets.

CREDIT UNIONS WHICH COMMENCED BUSINESS BETWEEN
JULY 1, 1964 AND JUNE 30, 1965

Date Business Commenced	Name	Location
October 7, 1964	Mystic Credit Union	Medford
December 15, 1964	Royal Credit Union	Newton
January 4, 1965	Casa Credit Union	Springfield
February 10, 1965	Springfield Credit Union	Springfield
March 23, 1965	Wellington Credit Union	Boston
June 1, 1965	555 Credit Union	Canton
June 11, 1965	Adayco Credit Union	Taunton

CREDIT UNIONS IN LIQUIDATION
BETWEEN JULY 1, 1964 AND JUNE 30, 1965, INCLUSIVE

Bakers Local No. 45 Credit Union, Boston
 Ber Ditchervert Credit Union, Boston
 Cambridge Credit Union, Cambridge
 Clevite Transistor Employees Credit Union, Waltham
 Eamco Credit Union, Cambridge
 Esfex Credit Union, West Springfield
 Everett Fire Department Credit Union, Everett
 Family Credit Union, Chelsea
 Fenway Credit Union, Boston
 Franklin Aid Credit Union, Dorchester
 ITT Surco Employees Credit Union, Clinton
 Kirstein Leather Credit Union, Peabody
 Korn Leather Employees Credit Union, Peabody
 Lombard Governor Credit Union, Ashland
 Olympia Credit Union, Haverhill*
 Stoughton Credit Union, Stoughton
 Weavers Progressive Credit Union, Fall River
 Worcester Polish Credit Union, Worcester

*Commenced liquidation during the period covered by this report.

LEGISLATION ENACTED RELATING TO CREDIT UNIONS

Submitted herewith is legislation effective on or after July 1, 1964 and legislation signed by His Excellency the Governor but effective subsequent to June 30, 1965, the date of this annual report. The latter is included for the purpose of complete legislative reporting as of the time of the printing of this document.

ACTS AND RESOLVES OF 1964

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
115 (Resolve)	Acts and Resolves of 1964	Authorizing the special commission studying the laws relating to loans and credit to file interim reports.
258	G.L., c. 171, s. 2, 3, 30	Relative to the organization of new credit unions.
324	G.L., c. 201A, s. 1	Including credit unions in the definition of the word "bank" in the Uniform Gifts to Minors Act.

ACTS AND RESOLVES OF 1965

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
154	G.L., c. 167, s. 12	Extending protection of unauthorized banking law to credit unions.
241	G.L., c. 171, s. 24, subdivision (A), par. 1	Increasing the amount a credit union may lend to a member on an unsecured personal loan.
251	G.L., c. 171, s. 5	Authorizing loans to limited members without the consent of the commissioner of banks.
311	G.L., c. 171, s. 18	Salaries of officers established by the board of directors of each credit union.
312	G.L., c. 171, s. 16	Extending the time for which credit unions may borrow money from certain banking institutions.
313	G.L., c. 171, s. 10	Increasing the amount of shares or deposits that limited members may hold in a credit union.
321	G.L., c. 171, s. 2	Relative to branches and depots of credit unions.
331	G.L., c. 171, s. 25	Relative to dividend frequency and the minimum deposit or share amount upon which a dividend must be paid.
332	Chapter 294 of the Acts of 1961, new s. 6A	Providing for termination of membership in the Massachusetts Credit Union Share Insurance Corporation.

<i>Chapter</i>	<i>Amendments to:</i>	<i>Description</i>
333	G.L., c. 171, s. 24, sub-division (B), new par. 3B	Authorizing conventional home improvement loans in credit unions.
364	Chapter 294 of the Acts of 1961, section 1	Making the monies in The Central Credit Union Fund eligible for insurance by the Credit Union Share Insurance Corporation.
449	G.L., c. 171, c. 31	Further regulating employee membership in and contributions to the Credit Union Employees Retirement Association, and increasing the amounts of pensions payable thereunder.

RULES AND REGULATIONS

The Commissioner of Banks promulgated no rules and regulations relating to credit unions during the period beginning July 1, 1964 and ending June 30, 1965.

CENTRAL CREDIT UNION FUND, INC.

The aggregate assets of this corporation, which under the provisions of statute (Chapter 216, Acts of 1932 as amended) is owned and administered by those Massachusetts credit unions who voluntarily become members, amounted to \$1,730,943.53 at the close of business on June 30, 1965. The capital of the corporation is derived from the sale of shares to its members, and together with undistributed earnings, it provides a reserve fund which is available to the member credit unions through the medium of secured or unsecured loans, for temporary liquidity requirements. Under the statutes, the corporation may also borrow for the purpose of augmenting the reserve fund.

A detailed statement of condition of this corporation appears elsewhere in this report.

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

The Credit Union Employees Retirement Association was created under Chapter 509 of the Acts of 1948 as amended by Chapter 121 of the Acts of 1954 which is included in General Laws, Chapter 171, Section 31, for the purpose of providing pensions for eligible employees of participating credit unions, the Massachusetts CUNA Association, Inc., the Credit Union League of Massachusetts, Inc., and the Central Credit Union Fund, Inc., who retire on account of age or disability.

As of the present report, there are thirty-two member credit unions plus one association and one corporation.

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

This corporation was credited by Chapter 294 of the Acts of 1961, for the purpose of insuring shares and deposits of state-chartered credit unions which become members of the corporation.

There are one hundred and seventy-four member credit unions.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

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		Presidents and Treasurers	Assets, Liabilities, etc.
A. C. Lawrence Employees Credit Union	Peabody	34	62
Acushnet Process Employees Credit Union	Acushnet	10	46
Adams Post Credit Union	Taunton	40	66
Adayco Credit Union	Taunton	40	66
Aerovox Employees Credit Union	New Bedford	32	60
AFL-CIO Postal Clerks Credit Union	Boston	11	46
Alaco Credit Union	Springfield	37	66
Aldenville Credit Union	Chicopee	22	54
Allis-Chalmers Credit Union	Boston	11	46
Alpha Credit Union	Boston	11	46
American Bosch Credit Union	Springfield	38	66
American Chapels Credit Union	Boston	11	46
American Independent Credit Union	Chelsea	21	52
Amesbury Franco-American Credit Union	Amesbury	10	46
Amlico Credit Union	Wakefield	40	66
Armour-Chamberlain Credit Union	Boston	11	46
Arsenal Employees Credit Union	Watertown	41	68
Athol Credit Union	Athol	10	46
Atlantic Credit Union	Chelsea	21	52
Atlantic Gelatin Credit Union	Woburn	42	68
Babco Employees Credit Union	Danvers	23	54
Barbourwelt Credit Union	Brockton	19	50
Barwoolco Credit Union	Barre	10	46
Bay State Credit Union	Cambridge	20	52
B. C. G. Employees Credit Union	Boston	11	46
Beach Credit Union	Winthrop	42	68
Bell Rock Credit Union	Malden	30	60
Benjamin Franklin Credit Union	Chelsea	21	52
Berkshire Credit Union	Pittsfield	35	64
Beverly Investment Credit Union	Beverly	11	46
Beverly Municipal Credit Union	Beverly	11	46
B L H Employees Credit Union	Boston	11	46
Blue Hill Credit Union	Boston	11	46
Borisaver Credit Union	Boston	11	46
Boston American Composing Room Credit Union	Boston	12	48
Boston & Albany Employees Credit Union	Boston	12	48
Boston & Maine Railroad Employees Credit Union	Boston	12	48
Boston Arbeiter Ring Credit Union	Boston	12	48
Boston Edison Employees Credit Union	Boston	12	48
Boston Firefighters Credit Union	Boston	12	48
Boston Globe Employees Credit Union	Boston	12	48
Boston I. R. A. Employees Credit Union	Boston	12	48
Boston Post Office Employees Credit Union	Boston	12	48
Boston Progressive Credit Union	Boston	12	48
Boston Railway Mail Employees Credit Union	Boston	12	48
Boston Shell Credit Union	Boston	12	48
Boston Taxi Drivers Association Credit Union	Boston	12	48
Boston University Employees Credit Union	Boston	12	48
Boston USCSC Employees Credit Union	Boston	13	48
Bowker Employees Credit Union	Somerville	37	66
Bridgewater Credit Union	Bridgewater	19	50
Brighton-Allston Credit Union	Boston	13	48
Brockton Credit Union	Brockton	19	50
Brockton Brotherhood Credit Union	Brockton	19	50
Brockton EMSR Credit Union	Brockton	19	50
Brockton Firemens Credit Union	Brockton	19	50
Brockton Postal Employees Credit Union	Brockton	19	52
Brockton Taunton Gas Employees Credit Union	Brockton	19	52
Brookline Municipal Credit Union	Brookline	20	52
Brotherhood Credit Union	Lynn	30	58
Buxton Employees Credit Union	Springfield	38	66

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Cabot Boston Credit Union	Boston	13	48
Cambridge Portuguese Credit Union	Cambridge	20	52
Cambridge Utilities Employees Credit Union	Cambridge	20	52
Campello Credit Union	Brockton	19	52
C & K Employees Credit Union	Worcester	42	70
Carmel Credit Union	Chelsea	21	52
Carmote Employees Credit Union	Everett	24	54
Casa Credit Union	Springfield	38	66
Central Credit Union	Cambridge	20	52
Central Massachusetts Telephone Workers Credit Union	Worcester	42	70
Chapman Credit Union, The	Springfield	38	66
Charlton Credit Union	Charlton	21	52
Chelsea Credit Union	Chelsea	21	52
Cheney Bigelow Credit Union	Springfield	38	66
Chestnut Credit Union	Chelsea	21	52
Chicopee Teachers Credit Union	Chicopee	22	54
Citizens Credit Union	New Bedford	32	60
City Credit Union	Boston	13	48
City of Boston Employees Credit Union	Boston	13	48
Cleghorn Credit Union	Fitchburg	24	56
C L U Credit Union	Springfield	38	66
Colosso Credit Union	Somerville	37	66
Colonial Employees Credit Union	Boston	13	48
Colonial Press Credit Union	Clinton	23	54
Columbia Bicycle Credit Union	Westfield	41	68
Columbus Credit Union	Boston	13	48
Congress Credit Union	Chelsea	21	52
Consumers Credit Union	Boston	13	48
Continental Credit Union	Chelsea	21	52
Continental Employees Credit Union	New Bedford	32	60
Corenco Employees Credit Union	Boston	13	48
Corky Row Credit Union	Fall River	24	54
Cosmopolitan Credit Union	Malden	31	60
Craftsman Credit Union	Worcester	42	70
Crescent Credit Union, The	Brockton	19	52
Crobank Credit Union	Fitchburg	25	56
C T C Credit Union	Cambridge	20	52
Dairy Credit Union	Chicopee	22	54
Darex Credit Union	Cambridge	20	52
Diamond Match Employees Credit Union	Springfield	38	66
D. M. C. Credit Union	Framingham	25	56
Dorchester Credit Union	Boston	13	48
Dorchester Browning Credit Union	Boston	13	48
Doyle Works Credit Union	Leominster	29	58
Eagle Credit Union	Pittsfield	35	64
Easinco Employees Credit Union	Newton	33	62
Eastern Credit Union	Framingham	25	56
Eaton Credit Union	Boston	13	48
Edico Credit Union	Brockton	19	52
Elco Club Credit Union	Palmer	34	62
Elgasco Credit Union	Lawrence	28	58
Elm Credit Union	Cambridge	20	52
Emastryo Credit Union	Lawrence	28	58
Embecco Credit Union	Springfield	38	66
Emblem Credit Union	Boston	13	48
EPCO Employees Credit Union	Pittsfield	35	64
Essex Agricultural Credit Union	Danvers	23	54
Everett Credit Union	Everett	24	54
Everett Police Credit Union	Everett	24	54
Fall River Boys Club Credit Union	Fall River	24	54
Fall River Municipal Employees Credit Union	Fall River	24	54
Fall River Postal Employees Credit Union	Fall River	24	54
Falpacio Credit Union	Fitchburg	25	56
Federal Credit Union	Boston	13	48
Federation Credit Union	Boston	14	48
Fenwal Credit Union	Ashland	10	46
Fernandes Employees Credit Union	Norton	34	62
F. I. A. Credit Union	Fitchburg	25	56
Fileene Credit Union	Boston	14	48
Filestra Credit Union	Fitchburg	25	56
Firefundic Credit Union	Boston	14	48
Fitchburg I-C Credit Union	Fitchburg	25	56
Fitchburg Postal Employees Credit Union	Fitchburg	25	56

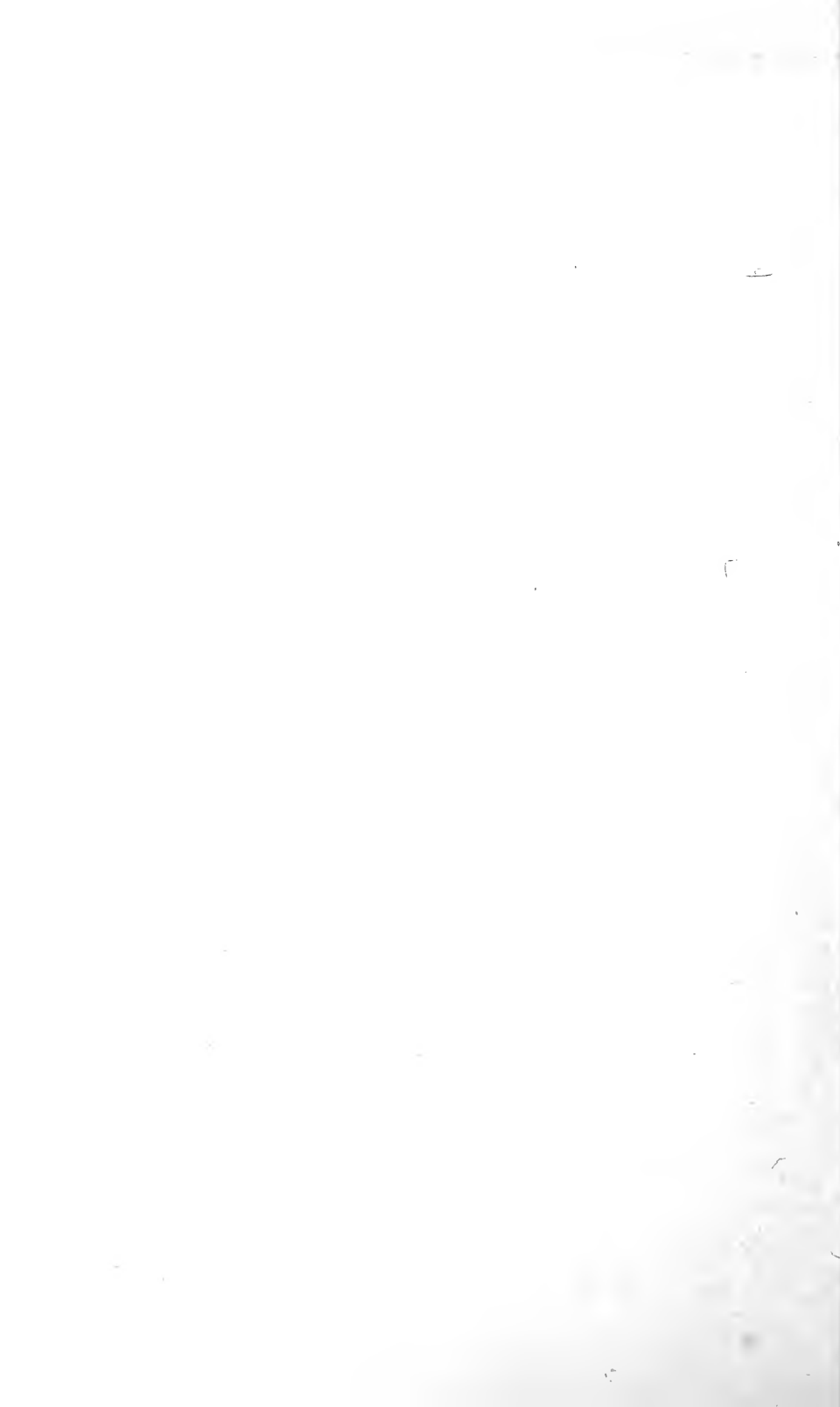
NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Fitchco Credit Union	Fitchburg	25	56
555 Credit Union	Canton	21	52
Forty Associates Credit Union	Boston	14	48
40-Fathom Credit Union	Gloucester	26	56
Framingham UAW Credit Union	Framingham	26	56
Freedom House Credit Union	Boston	14	48
Friendship Credit Union, The	Boston	14	48
F. W. Sickles Employees Credit Union	Chicopee	22	54
Garden Street Credit Union	Everett	24	54
Gardner Franco-American Credit Union	Gardner	26	56
Gardner Polish-American Credit Union	Gardner	26	56
General Electric River Works Employees Credit Union	Lynn	30	58
General Fibre Employees Credit Union	West Springfield	41	68
General Package Credit Union	Palmer	34	62
Geneva Credit Union	Boston	14	48
Gilbarco Employees Credit Union	West Springfield	41	68
Gilco Credit Union	Boston	14	48
Glenway Credit Union	Boston	14	48
Glodel Credit Union	Boston	14	48
Gloucester Credit Union	Gloucester	26	56
Gloucester Fire Department Credit Union	Gloucester	26	56
Gloucester Municipal Credit Union	Gloucester	26	56
Gloucester Teachers Association Credit Union	Gloucester	26	56
G R Credit Union	Concord	23	54
Greek Community Credit Union	Lynn	30	58
Greyhound Employees Credit Union	Boston	14	48
Grover Cronin Credit Union	Waltham	40	68
G. T. & D. Credit Union	Greenfield	26	56
Gulf Boston Credit Union	Boston	14	48
Hampco Credit Union	Easthampton	23	54
H and V Credit Union	Walpole	40	68
Harbor Village Credit Union	Boston	14	48
Harmony Credit Union	Boston	14	48
Harold Credit Union	Boston	15	43
Harvard University Employees Credit Union	Cambridge	20	52
Haverhill Credit Union	Haverhill	27	56
Haverhill Fire Department Credit Union	Haverhill	27	56
Haverhill Italian American Credit Union	Haverhill	27	56
Haverhill Police Department Credit Union	Haverhill	27	56
Haverhill Postal Employees Credit Union	Haverhill	27	56
Haverhill Teachers Credit Union	Haverhill	27	56
Hayward-Schuster Employees Credit Union	Douglas	23	54
Hellenic Credit Union	Peabody	35	62
Herald-Traveler Employees Credit Union, The	Boston	15	48
Hersey Employees Credit Union	Dedham	23	54
High Carbon Credit Union	Millbury	32	60
Highland Credit Union	Lowell	29	58
Hillside Credit Union	Boston	15	48
Holyoke Credit Union	Holyoke	27	58
Holyoke Municipal Employees Credit Union	Holyoke	27	58
Holyoke Postal Credit Union	Holyoke	27	58
Holyoke Teachers Credit Union	Holyoke	27	58
Hoosac Employees Credit Union	North Adams	33	62
Hovoco Credit Union	Groton	27	56
Howard Credit Union	Boston	15	48
Howco Credit Union	Boston	15	48
Humboldt Credit Union	Boston	15	48
Ideal Credit Union	Lowell	29	58
ILSNEC Credit Union	Quincy	35	64
Independent Credit Union	Chelsea	21	52
Independent Hebrew Credit Union	Framingham	26	56
Industrial Credit Union, The	Boston	15	48
Inman Credit Union	Cambridge	20	52
I O S O I Credit Union	Boston	15	48
Jamaica Plain Credit Union	Boston	15	48
Jeanne d'Arc Credit Union	Lowell	29	58
Jognes Credit Union	Chelsea	22	52
John Bath Employees Credit Union	Worcester	42	70
John H. Breck Employees Credit Union	Springfield	38	66
Jonsteel Credit Union	Worcester	42	70
Judaean Credit Union	Chelsea	22	52
Kavodian Credit Union	Fall River	24	54
K B Credit Union	Northbridge	33	62

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Kelko Credit Union	Springfield	38	66
Kendall Mills Credit Union	Walpole	40	68
Labor Circle Credit Union	Lynn	30	58
Lafayette Credit Union	Brockton	19	52
Lapointe Employees Credit Union	Hudson	28	58
Latvian Credit Union	Boston	15	50
Lawrence Credit Union	Lawrence	28	58
Lawrence Firefighters Credit Union	Lawrence	28	58
Lawrence Modern Credit Union	Lawrence	28	58
Lawrence Postal Employees Credit Union	Lawrence	28	58
Lawrence Teachers Credit Union	Lawrence	28	58
L. B. Evans Employees Credit Union	Wakefield	40	66
Leominster Credit Union	Leominster	29	58
Leon E. Abbott Post No. 57 (3) Credit Union	Swampscott	39	66
Liberal Credit Union	Boston	15	50
Liberty Credit Union	Boston	15	50
Lodding Employees Credit Union	Auburn	10	46
Longwood Credit Union	Brookline	20	52
Lord Beaconsfield Credit Union	Boston	15	50
Lowell Credit Union	Lowell	29	58
Lowell Electric Light Employees Credit Union	Lowell	29	58
Lowell EMSR Credit Union	Lowell	29	58
Lowell Firemens Club Credit Union	Lowell	29	58
Lowell Postal Employees Credit Union	Lowell	29	58
Lowell Rendering Employees Credit Union	Lowell	29	58
Luso-American Credit Union	Billerica	11	46
Lynn Credit Union	Peabody	35	62
Lynn Municipal Employees Credit Union	Lynn	30	58
Lynn Police Credit Union	Lynn	30	58
Lynn Postal District Employees Credit Union	Lynn	30	58
Lynn Teachers Credit Union	Lynn	30	58
Maccabean Pythian Credit Union	Springfield	38	66
Maccabee Credit Union	Boston	15	50
Madison Credit Union	Chelsea	22	52
Malden City Employees Credit Union	Malden	31	60
Malden G. & E. Employees Credit Union	Malden	31	60
M and N Employees Credit Union	Norwood	34	62
Mansfield Credit Union	Mansfield	31	60
Marblehead Credit Union	Marblehead	31	60
Marconi Credit Union	Lawrence	28	58
Marillac Credit Union	Boston	16	50
Marquette Credit Union	Winchendon	42	68
Marrud Employees Credit Union	Norwood	34	62
Mascot Credit Union, The	Boston	16	50
Massachusetts Mutual Employees Credit Union	Springfield	38	66
Maynard Consumers Credit Union	Maynard	31	60
M B CO Credit Union	Cambridge	20	52
Medford Municipal Employees Credit Union	Medford	31	60
Medway Credit Union	Medway	31	60
M E E C Employees Credit Union	Haverhill	27	56
Melco Credit Union	Hopedale	28	58
Memorial Credit Union	Boston	16	50
Merchemco Credit Union	Everett	24	54
Middlesex Carmens Credit Union	Waltham	40	68
Milford Credit Union	Milford	32	60
Millbury Credit Union	Millbury	32	60
Mitre Employees Credit Union	Bedford	10	46
Mohliwer Credit Union	Boston	16	50
Monarch Credit Union	Springfield	38	66
Monsanto Plastics Credit Union	Springfield	38	66
Moreland Credit Union	Boston	16	50
Morgan Employees Credit Union	Worcester	42	70
Morgan Memorial Credit Union	Boston	16	50
Mortons Employees Credit Union	Boston	16	50
Moulded Plastics Credit Union	Worcester	42	70
MTA Employees Credit Union	Boston	16	50
Mystic Credit Union	Medford	31	60
Nablanko Credit Union	Holyoke	27	58
Nashoba Credit Union	Groton	27	56
Navy Building Credit Union	Boston	16	50
Navy Yard Employees Credit Union	Boston	16	50
Needham School Employees Credit Union	Needham	32	60
Nemasket Credit Union	Middleborough	31	60

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Neponset Credit Union	Walpole	40	68
Neponset Valley Postal Employees Credit Union	Norwood	34	62
New Bedford Gas & Edison Light Company Employees Credit Union	New Bedford	32	60
New Bedford Municipal Employees Credit Union	New Bedford	32	60
New Bedford Postal Employees Credit Union	New Bedford	32	62
Newburyport Credit Union	Newburyport	33	62
New Haven Railroad Employees Credit Union	Boston	16	50
Newton Municipal Credit Union	Newton	33	62
Newton Teachers Credit Union	Newton	33	62
Noddle Island Credit Union	Boston	16	50
Northern Massachusetts Telephone Workers Credit Union	Lowell	29	58
Northshore Credit Union	Salem	36	64
Norton Credit Union	Worcester	43	70
Norwood School Employees Credit Union	Norwood	34	62
Octane Credit Union	Everett	24	54
One-Twenty Credit Union	Boston	16	50
Orange Credit Union	Orange	34	62
Overland Credit Union	Boston	17	50
Perkins Gear Credit Union	West Springfield	41	68
Pittsfield G. E. Employees Credit Union	Pittsfield	35	64
Pittsfield Postal Employees Credit Union	Pittsfield	35	64
Pittsfield Teachers Credit Union	Pittsfield	35	64
Plan Credit Union	Boston	17	50
Plimpton Credit Union	Norwood	34	62
Plymouth Cordage Credit Union	Plymouth	35	64
Plymouth Rubber Credit Union	Canton	21	52
Pneumatic Credit Union	Quincy	35	64
Polish National Credit Union	Chicopee	22	54
Ponedeler Credit Union	Chelsea	22	52
Popular Credit Union	Peabody	35	62
Porter Employees Credit Union, The	Somerville	37	66
Powers Paper Employees Credit Union	Springfield	38	66
Prentiss Wire Credit Union	Holyoke	28	58
Presidents City Credit Union	Quincy	35	64
Press Radio Credit Union	New Bedford	32	62
Pressers Union Local 12 ILGWU Credit Union	Boston	17	50
Producers Dairy Employees Credit Union	Brockton	19	52
Produce Terminal Credit Union	Boston	17	50
Progressive Workmens Credit Union	Malden	31	60
Prospect Hill Presbyterian Credit Union	Lawrence	29	58
Pyrallart Employees Credit Union	Leominster	29	58
Quincy EMSR Credit Union	Quincy	36	64
Quincy Municipal Credit Union	Quincy	36	64
Quinwey Credit Union	Quincy	36	64
Railway Express Credit Union	Springfield	39	66
Randolph Credit Union	Randolph	36	64
Rantoul Credit Union	Beverly	11	46
Raytheon Employees Credit Union	Waltham	40	68
Redberry Credit Union	Boston	17	50
Revere Copper & Brass Employees Credit Union	New Bedford	33	62
Revere Firefighters Credit Union	Revere	36	64
Rex Credit Union	Boston	17	50
R L D A Credit Union	Boston	17	50
Rockland Credit Union	Rockland	36	64
Rockwood Sprinkler Employees Credit Union	Worcester	43	70
Roxbury Independent Credit Union	Boston	17	50
Royal Credit Union	Newton	33	62
Rust Craft Credit Union	Dedham	23	54
St. Anne Credit Union	New Bedford	33	62
St. Anne's Credit Union	Fall River	24	54
St. Jean Baptiste Credit Union	Lynn	30	58
St. Joseph Credit Union of Salem	Salem	36	64
St. Mary's Parish Credit Union	Marlborough	31	60
Salem Credit Union	Salem	36	64
Salem Italian American Credit Union	Salem	36	64
Samson Cordage Employees Credit Union	Shirley	37	64
Saugus Credit Union	Saugus	37	64
Savage Arms Employees Credit Union	Westfield	41	68
Seaver Credit Union	Boston	17	50
Security Employees Credit Union	Boston	17	50
Senco Credit Union	Fitchburg	25	56

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Setco Credit Union	Springfield	39	66
Sharon Credit Union	Sharon	37	64
Shirley Credit Union	Revere	36	64
Simco Credit Union	Cambridge	20	52
Simonds Employees Credit Union	Fitchburg	25	56
Sisalkraft Credit Union	Attleboro	10	46
Social Service Credit Union	Boston	17	50
Somerset Community Credit Union	Somerset	37	64
Southbridge Credit Union	Southbridge	37	66
Southern Massachusetts Telephone Workers Credit Union	New Bedford	33	62
South Works Credit Union	Worcester	43	70
Spalding Employees Credit Union	Chicopee	22	54
Spasco Credit Union	Springfield	39	66
Sprague Electric Credit Union	North Adams	33	62
Springfield Armory Credit Union	Springfield	39	66
Springfield Credit Union	Springfield	39	66
Springfield FCA Employees Credit Union	Springfield	39	66
Springfield Franco-American Credit Union	Springfield	39	66
Springfield, Mass. Municipal Employees Credit Union	Springfield	39	66
Springfield, Mass. Post Office Employees Credit Union	Springfield	39	66
Springfield Rendering Employees Credit Union	Chicopee	23	54
Springfield Street Railway Employees Credit Union	Springfield	39	66
Springfield Teachers Credit Union	Springfield	39	66
Square Deal Credit Union	Boston	17	50
State Employees Credit Union	Boston	17	50
Stetson Shoe Employees Credit Union	Weymouth	42	68
Swift Employees Credit Union	Somerville	37	66
Sylvania Employees Credit Union	Salem	37	64
T & H Employees Credit Union	Boston	17	50
Taunton Postal Employees Credit Union	Taunton	40	66
Tecnifax Employees Credit Union	Holyoke	28	58
Telephone Workers Credit Union	Boston	18	50
Texco Credit Union	Chicopee	23	54
Thomson Credit Union	Franklin	26	56
Thriftway Credit Union	Boston	18	50
T. I. C. Employees Credit Union	Acton	10	46
Towle Employees Credit Union	Newburyport	33	62
Treasure Credit Union	Greenfield	26	56
T R I B Credit Union	Boston	18	50
Tri-City Credit Union	Fitchburg	25	56
U.S.E. — Worcester Credit Union	Worcester	43	70
U-Strayco Credit Union	New Bedford	33	62
Vamco Employees Credit Union	West Springfield	41	68
Victory Credit Union	Boston	18	50
Wales Mfg. Co. Employees Credit Union	Boston	18	50
Walnut Credit Union	Chelsea	22	52
Walpole Municipal Employees Credit Union	Walpole	40	68
Waltham Municipal Employees Credit Union	Waltham	40	68
Walworth Credit Union	Braintree	18	50
Wapico Credit Union	Everett	24	54
Washburn Employees Credit Union	Worcester	43	70
Washington Credit Union	Boston	18	50
Watertown Municipal Credit Union	Watertown	41	68
Webster Credit Union	Webster	41	68
Welcome Credit Union	Boston	18	50
Welfare Credit Union	Boston	18	50
Wellington Credit Union	Boston	18	50
Wemelco Credit Union	West Springfield	41	68
Westco Credit Union	Springfield	39	66
Western Massachusetts Telephone Workers Credit Union	Springfield	39	66
Westfield Polish-American Credit Union	Westfield	41	68
Westinghouse Employees Credit Union	Dedham	23	54
West Lynn G. E. Employees Credit Union	Lynn	30	58
Westwood Credit Union	Westwood	41	68
Weymouth Town Employees Credit Union	Weymouth	42	68
Whitson Credit Union, The	Boston	18	50
Wick-Spring Employees Credit Union	Palmer	34	62
WICO Employees Credit Union	West Springfield	41	68
Willimansett Credit Union	Chicopee	23	54
Winnisimmet Credit Union	Chelsea	22	52
W. M. W. Credit Union	Northbridge	34	62
Woburn Credit Union	Woburn	42	68

NAME	LOCATION	Pages	
		Presidents and Treasurers	Assets, Liabilities, etc.
Wollaston Credit Union	Quincy	36	64
Worcester Fire Department Credit Union	Worcester	43	70
Worcester Gas Light Employees Credit Union	Worcester	43	70
Worcester Police Department Credit Union	Worcester	43	70
Worcester Postal Credit Union	Worcester	43	70
Worcester Public Works Credit Union	Worcester	43	70
Worcester Rendering Employees Credit Union	Auburn	10	46
Worcester Teachers Credit Union	Millbury	32	60
Worcester Thompson Credit Union	Worcester	43	70
Worcester Wire Works Employees Credit Union	Worcester	43	70
Workers Credit Union	Fitchburg	25	56
Woven Hose Employees Credit Union	Cambridge	21	52
Zaslav Volin Credit Union	Boston	18	50



CREDIT UNIONS
SHOWING
NAMES OF PRESIDENT, TREASURER,
INCORPORATION DATE AND BUSINESS LOCATION
AS OF JUNE 30, 1965

ACTON

***T. I. C. Employees Credit Union**
Technology Instrument Corporation
531 Main Street

Incorporated May 11, 1953

R. G. Gagne
President

G. W. Dewey
Treasurer

Total Assets . . . \$59,209 78

ACUSHNET

Acushnet Process Employees Credit Union

Acushnet Process Sales Company
Slocum Street

Incorporated October 1, 1941

E. P. Robbins
President

Edward Powers
Treasurer

Total Assets . . . \$700,269 89

AMESBURY

***Amesbury Franco-American Credit Union**
32 Friend Street

Incorporated July 6, 1939

L. J. Fournier
President

J. M. G. Ouellet
Treasurer

Total Assets . . . \$1,303,798 82

ASHLAND

Fenwal Credit Union
Fenwal Incorporated
400 Main Street

Incorporated June 21, 1945

E. J. Phair
President

H. L. Bates
Treasurer

Total Assets . . . \$264,365 02

ATHOL

***Athol Credit Union**
513 Main Street

Incorporated July 7, 1930

J. R. Linehan
President

R. T. Linehan
Treasurer

Total Assets . . . \$5,677,915 35

ATTLEBORO

Sisalkraft Credit Union

American Reenforced Paper Company
55 Starkey Avenue

Incorporated April 10, 1934

R. E. Anderson
President

R. B. Courchene
Treasurer

Total Assets . . . \$252,447 72

AUBURN

***Lodding Employees Credit Union**
Sword Street

Incorporated May 31, 1956

C. J. Elliott
President

Therese E. Adams
Treasurer

Total Assets . . . \$94,338 81

Worcester Rendering Employees Credit Union

Worcester Rendering Company
218 Southbridge Street

Incorporated August 1, 1934

E. F. Rider, Jr.
President

F. W. White
Treasurer

Total Assets . . . \$3,472 23

BARRE

Barwoolco Credit Union

The Barre Wool Combing Company, Ltd.
Vernon Avenue

Incorporated August 15, 1946

C. W. Damon
President

Margaret E. Rich
Treasurer

Total Assets . . . \$339,580 63

BEDFORD

***Mitre Employees Credit Union**
Route 62
Gaither Building

Incorporated May 5, 1959

G. C. Kinney
President

R. C. Arsenault
Treasurer

Total Assets . . . \$1,184,253 49

BEVERLY**Beverly Investment Credit Union**
200 East Lothrop Street

Incorporated December 2, 1913

Philip Rubinstein
*President*Max Weinberg
Treasurer

Total Assets . . . \$52,115 83

Beverly Municipal Credit Union
234 Cabot Street

Incorporated May 7, 1952

G. D. Dawson
*President*W. C. Keaney
Treasurer

Total Assets . . . \$468,565 45

***Rantoul Credit Union**
401 Rantoul Street

Incorporated May 21, 1957

A. A. McCance
*President*W. W. Burgess, Jr.
Treasurer

Total Assets . . . \$179,676 65

BILLERICA**Lowell Rendering Employees**
Credit Union
Woburn Street
(North Billerica District)

Incorporated June 27, 1934

I. J. Patterson
*President*S. P. Robertson
Treasurer

Total Assets . . . \$46,370 26

BOSTON**AFL-CIO Postal Clerks Credit Union**
South Postal Annex

Incorporated May 21, 1962

J. W. Hunt
*President*W. E. Birmingham
Treasurer

Total Assets . . . \$64,349 46

Allis-Chalmers Credit Union
Allis-Chalmers Manufacturing Company
1344 Hyde Park Avenue
(Hyde Park District)

Incorporated April 15, 1930

Louis Maloof
*President*Edith M. Flansbury
Treasurer

Total Assets . . . \$306,909 16

Alpha Credit Union
New England Deaconess Hospital
185 Pilgrim Road

Incorporated March 25, 1942

C. F. Schraub
*President*D. A. Annis
Treasurer

Total Assets . . . \$114,940 44

***American Chapels Credit Union**
5 Winthrop Square

Incorporated April 30, 1927

F. D. Arcari
*President*Grace R. Pontuso
Treasurer

Total Assets . . . \$297,876 11

Armour-Chamberlain Credit Union
301 Southampton Street

Incorporated November 3, 1958

A. A. Levenson
*President*J. W. Bradbury
Treasurer

Total Assets . . . \$109,460 96

***B. C. G. Employees Credit Union**
Boston Consolidated Gas Company
144 McBride Street
(Jamaica Plain District)

Incorporated January 16, 1931

J. H. Clark
*President*T. J. Gately
Treasurer

Total Assets . . . \$1,327,391 98

***B L H Employees Credit Union**
The Boston Lying-In Hospital
221 Longwood Avenue

Incorporated May 7, 1952

Katherine Hough
*President*D. J. Coppinger
Treasurer

Total Assets . . . \$234,956 60

***Blue Hill Credit Union**
1151 Blue Hill Avenue
(Dorchester District)

Incorporated January 3, 1921

M. D. Sheinkopf
*President*M. H. Finkel
Treasurer

Total Assets . . . \$10,967,752 77

Borlaver Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 24, 1927

Benjamin Raskind
*President*Harry Pearlman
Treasurer

Total Assets . . . \$105,433 45

BOSTON

***Boston American Composing Room Credit Union**
Boston American
5 Winthrop Square

Incorporated February 6, 1929

J. J. Hunt J. J. Dowd
President *Treasurer*

Total Assets \$26,264 46

Boston & Albany Employees Credit Union
Room 223
South Station

Incorporated December 1, 1928

R. G. Henderson A. S. Plimpton
President *Treasurer*

Total Assets \$2,609,652 64

***Boston & Maine Railroad Employees Credit Union**
Room 610
150 Causeway Street

Incorporated February 26, 1915

C. J. Conway C. H. Spinney
President *Treasurer*

Total Assets \$2,131,655 30

Boston Arbelter Ring Credit Union
7 Beach Street

Incorporated January 26, 1938

Benjamin Kaplan Samuel Robinson
President *Treasurer*

Total Assets \$38,716 11

Boston Edison Employees Credit Union
1165 Massachusetts Avenue

Incorporated December 30, 1940

H. R. Sanford J. A. Galvin
President *Treasurer*

Total Assets \$2,649,411 49

***Boston Firefighters Credit Union**
80 Boylston Street

Incorporated November 25, 1947

Rosemary L. Griffin T. J. McGonagle
President *Treasurer*

Total Assets \$3,196,563 51

Boston Globe Employees Credit Union
135 Morrissey Boulevard
(Dorchester District)

Incorporated June 26, 1962

P. E. Rowe T. M. Doonan
President *Treasurer*

Total Assets \$333,579 91

Boston I. R. A. Employees Credit Union
Boston Internal Revenue Agents
55 Tremont Street
Room 309

Incorporated May 29, 1957

Lyndon Colclough E. C. Egan
President *Treasurer*

Total Assets \$32,680 01

Boston Post Office Employees Credit Union
Room 226A
Federal Building

Incorporated March 10, 1924

G. A. Brady P. A. McDonald
President *Treasurer*

Total Assets \$1,035,848 99

***Boston Progressive Credit Union**
1079 Tremont Street
(Roxbury District)

Incorporated December 29, 1929

O. A. Jordan L. F. Hewitt
President *Treasurer*

Total Assets \$1,221,539 40

Boston Railway Mail Employees Credit Union
Room 949
Federal Building

Incorporated April 15, 1930

J. J. Riley J. E. Lane
President *Treasurer*

Total Assets \$187,421 37

Boston Shell Credit Union
Shell Oil Company
441 Stuart Street

Incorporated January 30, 1942

A. E. Doherty E. F. Jones
President *Treasurer*

Total Assets \$182,505 64

Boston Taxi Drivers Association Credit Union
196 West Broadway
(South Boston District)

Incorporated July 25, 1952

Max Dobro P. E. Mills
President *Treasurer*

Total Assets \$11,452 35

***Boston University Employees Credit Union**
226 Bay State Road

Incorporated May 7, 1952

J. G. Larkin A. A. Fields, Jr.
President *Treasurer*

Total Assets \$767,536 36

Boston USCSA Employees Credit Union
First U. S. Civil Service Commission
1003 Post Office and Courthouse Building

Incorporated September 27, 1949

Anne B. Keane
President

Harry Grossman
Treasurer

Total Assets . . . \$56,714 03

***Brighton-Allston Credit Union**
157 Harvard Avenue
(Allston District)

Incorporated January 25, 1950

Max Lefkowitz
President

Abraham Gilman
Treasurer

Total Assets . . . \$112,862 33

Cabot Boston Credit Union
Godfrey L. Cabot, Incorporated
125 High Street

Incorporated October 1, 1941

J. F. Clarke, Jr.
President

Mary R. Hodes
Treasurer

Total Assets . . . \$542,167 06

City Credit Union
1099 Blue Hill Avenue
(Dorchester District)

Incorporated June 18, 1936

H. H. Levine
President

Morris Thompson
Treasurer

Total Assets . . . \$81,311 29

City of Boston Employees Credit Union
34 City Hall
School Street

Incorporated November 5, 1915

J. J. Donovan
President

R. E. Covell
Treasurer

Total Assets . . . \$6,521,423 33

Colonial Employees Credit Union
1100 Massachusetts Avenue

Incorporated January 13, 1940

E. P. Luosey
President

H. A. Field
Treasurer

Total Assets . . . \$76,362 02

Columbus Credit Union
300 Harrison Avenue

Incorporated April 27, 1935

Joseph Luongo
President

Irving Cutler
Treasurer

Total Assets . . . \$29,524 02

***Consumers Credit Union**
66A Berkeley Street

Incorporated October 5, 1957

Alberta T. Burke
President

M. G. Scanzio
Treasurer

Total Assets . . . \$154,253 62

Corenco Employees Credit Union
Consolidated Rendering Company
178 Atlantic Avenue

Incorporated May 29, 1934

D. B. Hanson
President

G. H. Rask
Treasurer

Total Assets . . . \$5,913 19

Dorchester Credit Union
780 Adams Street
(Dorchester District)

Incorporated April 7, 1955

L. F. O'Donnell
President

R. M. Shea
Treasurer

Total Assets . . . \$35,529 62

Dorchester Browning Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated April 2, 1938

Samuel Spector
President

Barnet Bresnick
Treasurer

Total Assets . . . \$45,005 12

Eaton Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated November 23, 1926

Joseph Price
President

B. M. Reisman
Treasurer

Total Assets . . . \$114,954 01

Emblem Credit Union
W. F. Schrafft & Sons Corporation
529 Main Street
(Charlestown District)

Incorporated December 24, 1935

F. P. Medugno
President

G. G. Phair
Treasurer

Total Assets . . . \$243,854 02

Federal Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated November 3, 1926

Joseph Gray
President

Solomon Pollack
Treasurer

Total Assets . . . \$114,571 16

BOSTON**Federation Credit Union**
Room 422
South Postal Annex

Incorporated October 8, 1954

V. J. Prendergast
*President*B. E. O'Neil
Treasurer

Total Assets . . . \$91,598 04

Filene Credit Union
426 Washington Street

Incorporated October 21, 1921

J. E. Steinberg
*President*Josephine D. Boellhoff
Treasurer

Total Assets . . . \$1,426,365 04

Firefundic Credit Union
Firemen's Fund Insurance Company
100 Boylston Street

Incorporated February 29, 1940

E. A. Bragdon
*President*C. J. Garofano
Treasurer

Total Assets . . . \$32,248 27

Forty Associates Credit Union
25 Elm Hill Park
(Roxbury District)

Incorporated November 30, 1926

Gabriel Cohen
*President*Herbert Coleman
Treasurer

Total Assets . . . \$69,847 94

Freedom House Credit Union
14 Crawford Street
(Roxbury District)

Incorporated August 2, 1962

D. E. Lane
*President*H. E. Johnson
Treasurer

Total Assets . . . \$7,014 03

***The Friendship Credit Union**
1253 Blue Hill Avenue
(Dorchester District)

Incorporated December 16, 1926

S. H. Plotkin
*President*Ralph Slavet
Treasurer

Total Assets . . . \$93,235 66

Geneva Credit Union
10 Fairway Street
(Mattapan District)

Incorporated November 6, 1926

E. J. Walsh
*President*Stanley Finkel
Treasurer

Total Assets . . . \$52,434 37

Gilco Credit Union
Gilchrist Company
417 Washington Street

Incorporated July 11, 1914

Gertrude V. Gregory
*President*W. N. Smith
Treasurer

Total Assets . . . \$116,732 42

Glenway Credit Union
1345 Blue Hill Avenue
(Mattapan District)

Incorporated March 24, 1927

Nathan Machlin
*President*J. J. Greenberg
Treasurer

Total Assets . . . \$7,990 80

Glovel Credit Union
135 Morrissey Boulevard

Incorporated March 17, 1955

A. J. Krupa
*President*J. J. Spack
Treasurer

Total Assets . . . \$48,228 68

***Greyhound Employees Credit Union**
571 East First Street
(South Boston District)

Incorporated October 11, 1961

J. B. Brown
*President*E. H. Budlong, Jr.
Treasurer

Total Assets . . . \$96,407 11

Gulf Boston Credit Union
Room 522
31 St. James Avenue

Incorporated August 5, 1940

C. A. Frost
*President*R. E. Danielson
Treasurer

Total Assets . . . \$45,383 63

Harbor Village Credit Union
375 Old Colony Avenue
(South Boston District)

Incorporated April 1, 1940

T. G. Nash
*President*Josephine E. Murphy
Treasurer

Total Assets . . . \$17,324 55

Harmony Credit Union
243 Meridian Street
(East Boston District)

Incorporated March 17, 1927

Arthur Stern
*President*Robert Fisher
Treasurer

Total Assets . . . \$15,482 61

*Share Insurance member.

Harold Credit Union
1115 Blue Hill Avenue
 (Dorchester District)

Incorporated November 3, 1926

I. I. Gelerman
President

L. D. Kessler
Treasurer

Total Assets . . . \$185,478 88

***The Herald-Traveler Employees Credit Union**
300 Harrison Avenue

Incorporated July 22, 1926

Simon Clemon
President

J. J. O'Brien
Treasurer

Total Assets . . . \$176,299 68

***Hillside Credit Union**
1694 Commonwealth Avenue
 (Brighton District)

Incorporated October 25, 1926

Louis Brown
President

E. I. Berman
Treasurer

Total Assets . . . \$792,799 86

Howard Credit Union
766 Blue Hill Avenue
 (Dorchester District)

Incorporated October 29, 1926

Ben Pudolsky
President

Morris Tonkin
Treasurer

Total Assets . . . \$116,895 83

Howco Credit Union
A. T. Howard Company
10 Blandford Street

Incorporated February 12, 1930

J. D. Keane
President

F. J. Bradlee
Treasurer

Total Assets . . . \$19,069 29

Humboldt Credit Union
10 Fairway Street
 (Mattapan District)

Incorporated October 28, 1926

Joseph Rosenberg
President

A. A. Wecker
Treasurer

Total Assets . . . \$129,596 62

***The Industrial Credit Union**
270 Boylston Street

Incorporated November 23, 1910

Natalie Hebert
President

J. J. Campana
Treasurer

Total Assets . . . \$1,932,357 82

***I O S O I Credit Union**
215 Hanover Street

Incorporated October 31, 1960

J. P. LaMonica
President

Paolo DiCalogero
Treasurer

Total Assets . . . \$38,303 91

Jamaica Plain Credit Union
48 Priesing Street
 (Jamaica Plain District)

Incorporated October 18, 1926

Abraham Braverman
President

G. N. Cohen
Treasurer

Total Assets . . . \$30,674 48

Latvian Credit Union
64 Sigourney Street
 (Jamaica Plain District)

Incorporated June 4, 1962

(Vacant)
President

Fricis Duks
Treasurer

Total Assets . . . \$127,911 87

Liberal Credit Union
1115 Blue Hill Avenue
 (Dorchester District)

Incorporated November 5, 1926

Benjamin Klebanow
President

Philip Garber
Treasurer

Total Assets . . . †\$34,864 73

Liberty Credit Union
618 Blue Hill Avenue
 (Dorchester District)

Incorporated September 29, 1926

I. E. Paretsky
President

Samuel Rachlis
Treasurer

Total Assets . . . \$219,727 23

Lord Beaconsfield Credit Union
654 Blue Hill Avenue
 (Dorchester District)

Incorporated November 12, 1913

Samuel Lazarow
President

Max Shlifer
Treasurer

Total Assets . . . \$253,446 54

Maccabee Credit Union
646 Warren Street
 (Roxbury District)

Incorporated August 23, 1949

H. L. Silva
President

C. F. Adams
Treasurer

Total Assets . . . \$54,038 35

*Share Insurance member.

†Figure as of last examination date, September, 1964.

BOSTON***Marillac Credit Union**
90 Cushing Avenue
(Dorchester District)

Incorporated April 28, 1960

R. F. Molloy
*President*F. P. Boorack
Treasurer

Total Assets . . . \$58,093 97

The Mascot Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated November 18, 1926

J. I. Packer
*President*David Kaiser
Treasurer

Total Assets . . . \$121,112 31

Memorial Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated March 13, 1941

Sidney Weiner
*President*Philip Shane
Treasurer

Total Assets . . . \$74,448 48

***Mohliver Credit Union**
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 18, 1926

Albert Levitt
*President*Abraham Aserkoff
Treasurer

Total Assets . . . \$238,008 72

Moreland Credit Union
766 Blue Hill Avenue
(Dorchester District)

Incorporated October 27, 1952

Selwyn Cohen
*President*Ruben Weine
Treasurer

Total Assets . . . \$230,231 67

Morgan Memorial Credit Union
93 Berkeley Street

Incorporated July 8, 1937

Marguerite Eaton
*President*R. E. Everest
Treasurer

Total Assets . . . \$47,548 85

Mortons Employees Credit Union
Morton's Incorporated
89 Causeway Street

Incorporated January 21, 1949

Ervin Halpern
*President*Rae G. Kurlansky
Treasurer

Total Assets . . . \$41,712 70

MTA Employees Credit Union
500 Arborway
(Jamaica Plain District)

Incorporated January 24, 1936

T. P. Hines
*President*C. L. Gambon
Treasurer

Total Assets . . . \$5,874,050 37

Navy Building Credit Union
495 Summer Street

Incorporated January 11, 1954

Joseph Witkum
*President*R. F. Buckley
Treasurer

Total Assets . . . \$373,712 33

***Navy Yard Employees Credit Union**
Building No. 32
Boston Naval Shipyard
(Charlestown District)

Incorporated December 28, 1939

W. D. Gallagher
*President*S. I. Rosenthal
Treasurer

Total Assets . . . \$1,685,610 14

***New Haven Railroad Employees Credit Union**
Room 233
South Station

Incorporated January 4, 1939

W. E. Christie
*President*L. S. Cashman
Treasurer

Total Assets . . . \$7,206,647 21

***Noddle Island Credit Union**
16 Central Square
(East Boston District)

Incorporated March 30, 1927

A. F. Reddy
*President*Julius Stone
Treasurer

Total Assets . . . \$1,619,153 98

One-Twenty Credit Union
40 Green Street
(Jamaica Plain District)

Incorporated September 16, 1949

E. F. Cosgrove
*President*F. B. Seitz, Jr.
Treasurer

Total Assets . . . \$133,610 95

*Share Insurance member.

Overland Credit Union
S. S. Pierce Company
133 Brookline Avenue

Incorporated June 4, 1940

W. L. Burton
President

R. S. Daniels
Treasurer

Total Assets \$198,066 73

Plan Credit Union
Blue Cross
133 Federal Street

Incorporated May 16, 1946

S. C. Shaw
President

J. W. Wilson
Treasurer

Total Assets \$400,454 31

Pressers Union Local 12 ILGWU Credit Union
33 Harrison Avenue

Incorporated August 31, 1953

Saul Wallace
President

Lou Plotkin
Treasurer

Total Assets \$55,516 25

Produce Terminal Credit Union
Room 243
Boston Market Terminal Building

Incorporated July 27, 1955

Max Kaplan
President

P. N. Stevenson
Treasurer

Total Assets \$69,280 84

***Redberry Credit Union**
2 Frost Avenue
(Dorchester District)

Incorporated December 11, 1945

W. H. O'Hara
President

D. J. Keough
Treasurer

Total Assets \$51,287 98

Rex Credit Union
Railway Express Agency, Incorporated
710 Atlantic Avenue

Incorporated March 11, 1929

H. A. McIsaac
President

Michael Lottero
Treasurer

Total Assets \$383,137 39

R L D A Credit Union
333 Washington Street
Room 330

Incorporated April 30, 1962

Patrick Downey
President

(Vacant)
Treasurer

Total Assets \$9,831 06

Roxbury Independent Credit Union
1115 Blue Hill Avenue
(Dorchester District)

Incorporated October 5, 1926

George Merlin
President

Morris Mays
Treasurer

Total Assets \$90,030 11

Seaver Credit Union
2131 Washington Street
(Roxbury District)

Incorporated January 24, 1927

Morris Chartkoff
President

Joseph Greenberg
Treasurer

Total Assets \$47,353 80

Security Employees Credit Union
Social Security Administration
120 Boylston Street

Incorporated January 3, 1940

J. F. Bean
President

Virginia O. Cashman
Treasurer

Total Assets \$274,717 44

Social Service Credit Union
39 North Bennet Street

Incorporated August 19, 1921

R. E. D. Lavalley
President

Vito Comperchio
Treasurer

Total Assets \$2,316,206 45

Square Deal Credit Union
1050 Blue Hill Avenue
(Dorchester District)

Incorporated January 11, 1950

Samuel Diamond
President

Isaac Temkin
Treasurer

Total Assets \$41,195 15

State Employees Credit Union
115 State House

Incorporated April 4, 1921

A. M. Southwick
President

E. W. Towne
Treasurer

Total Assets \$1,483,709 06

T & H Employees Credit Union
892 River Street
(Hyde Park District)

Incorporated March 23, 1954

J. P. Mulvey
President

A. M. Brown
Treasurer

Total Assets \$102,553 58

BOSTON**Telephone Workers Credit Union**
50 Oliver Street

Incorporated March 3, 1917

R. S. Webster, Jr.
*President*E. J. Simonian
Treasurer

Total Assets . . . \$7,464,622 58

Thrifty Credit Union
Greater Boston Community Fund
14 Somerset Street

Incorporated March 4, 1947

E. P. Barry
*President*Terrence Spellane
Treasurer

Total Assets . . . \$13,633 00

T R I B Credit Union
Treasury Revenue Intelligence Boston
Room 947
55 Tremont Street

Incorporated August 10, 1953

L. V. Johnson
*President*F. J. McGinn
Treasurer

Total Assets . . . \$144,804 53

Victory Credit Union
925 Washington Street
(Dorchester District)

Incorporated December 7, 1926

Falk Nathan
*President*Israel Glick
Treasurer

Total Assets . . . \$34,330 69

Wales Mfg. Co. Employees Credit Union
117 Bickford Street
(Jamaica Plain District)

Incorporated November 8, 1955

Herman Covin
*President*J. C. Lewis
Treasurer

Total Assets . . . \$20,181 63

Washington Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 15, 1926

Abraham Bikofsky
*President*H. L. Bikofsky
Treasurer

Total Assets . . . \$104,038 59

Welcome Credit Union
61 Columbia Road
(Dorchester District)

Incorporated September 25, 1958

Lawrence Deletetsky
*President*J. P. Kohan
Treasurer

Total Assets . . . \$53,003 36

Welfare Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated January 12, 1927

Morris Berman
*President*Harry Milgram
Treasurer

Total Assets . . . \$57,552 55

Wellington Credit Union
1258 Blue Hill Avenue
(Mattapan District)

Incorporated March 18, 1965

Philip Mazor
*President*Max Ginns
Treasurer

Total Assets . . . \$64,127 07

The Whitson Credit Union
Whiting Milk Company
570 Rutherford Avenue
(Charlestown District)

Incorporated March 5, 1915

H. J. Goodenough
*President*C. J. Jaworski
Treasurer

Total Assets . . . \$300,309 21

Zaslav Volin Credit Union
1165 Blue Hill Avenue
(Dorchester District)

Incorporated October 26, 1926

Samuel Butkovitz
*President*Max Nimoy
Treasurer

Total Assets . . . \$102,615 09

BRAINTREE**Walworth Credit Union**
1515 Washington Street
(South Braintree District)

Incorporated June 4, 1921

C. B. Platka, Jr.
*President*J. S. Borden
Treasurer

Total Assets . . . \$106,481 25

BRIDGEWATER***Bridgewater Credit Union**
72 Main Street

Incorporated September 3, 1941

Frank Smudin
*President*R. F. King
Treasurer

Total Assets . . . \$1,607,350 45

BROCKTON***Barbourwelt Credit Union**
932 North Montello Street

Incorporated February 12, 1930

L. G. Gifford
*President*J. O. Holden
Treasurer

Total Assets . . . \$42,708 68

***Brockton Credit Union**
68 Legion Parkway

Incorporated March 27, 1917

C. A. Mullins
*President*R. N. Tarlow
Treasurer

Total Assets . . . \$6,575,257 03

***Brockton Brotherhood Credit Union**
391 Main Street

Incorporated April 1, 1936

Herbert Briggs
*President*Joseph Cohen
Treasurer

Total Assets . . . \$2,059,842 31

***Brockton EMSR Credit Union**
Eastern Massachusetts Street Railway
Company
1442 Main Street

Incorporated January 3, 1940

T. H. Hunter
*President*Lionel Lanoue
Treasurer

Total Assets . . . \$115,515 60

Brockton Firemens Credit Union
42 Pleasant Street

Incorporated July 27, 1934

E. L. Burrell
*President*J. H. Lamontagne
Treasurer

Total Assets . . . \$169,145 24

***Brockton Postal Employees Credit Union**
43 Crescent Street

Incorporated January 5, 1923

D. J. Adams
*President*C. W. Ham
Treasurer

Total Assets . . . \$211,230 76

Brockton Taunton Gas Employees Credit Union
54 Main Street

Incorporated October 13, 1926

H. A. Ball
*President*Doris Mackenzie
Treasurer

Total Assets . . . \$145,988 46

***Campello Credit Union**
20 Nilsson Street

Incorporated July 16, 1928

J. R. Winberg
*President*Gladys A. Swanson
Treasurer

Total Assets . . . \$278,671 00

***The Crescent Credit Union**
60 Crescent Street

Incorporated June 18, 1919

A. B. Yaffe
*President*David Silverstein
Treasurer

Total Assets . . . \$5,798,346 13

Edico Credit Union
Edison Electric Illuminating Company of
Brockton
36 Main Street

Incorporated May 29, 1936

M. D. Stevens
*President*J. F. Stack
Treasurer

Total Assets . . . \$375,779 43

***Lafayette Credit Union**
183 Court Street

Incorporated June 23, 1938

G. N. Perron
*President*L. L. LaBarre
Treasurer

Total Assets . . . \$425,654 93

***Producers Dairy Employees Credit Union**
735 Belmont Street

Incorporated October 3, 1957

L. S. Clark
*President*Nancy Getchell
Treasurer

Total Assets . . . \$26,338 05

BROOKLINE***Brookline Municipal Credit Union**
334 Washington Street

Incorporated August 2, 1946

A. A. O'Shea
*President*W. H. Burke
Treasurer

Total Assets . . . \$2,474,259 87

Longwood Credit Union
387 Harvard Street

Incorporated October 6, 1950

Bernard Gardner
*President*Jacob Gopen
Treasurer

Total Assets . . . \$166,196 25

CAMBRIDGE***Bay State Credit Union**
759 Massachusetts Avenue

Incorporated January 28, 1960

A. A. DeVincentis
*President*J. A. DeVincentis
Treasurer

Total Assets . . . \$742,682 55

***Cambridge Portuguese Credit Union**
1348 Cambridge Street

Incorporated March 2, 1928

J. G. Loja
*President*Joseph Abreu
Treasurer

Total Assets . . . \$1,350,173 45

Cambridge Utilities Employees Credit Union
719 Massachusetts Avenue

Incorporated January 26, 1933

G. E. Hall
*President*P. W. Poor
Treasurer

Total Assets . . . \$315,418 04

Central Credit Union
221 Hampshire Street

Incorporated April 27, 1921

Frances Rubin
*President*Esther Melnick
Treasurer

Total Assets . . . \$24,890 57

***C T C Credit Union**
445 Concord Avenue

Incorporated May 29, 1952

Martha M. Clark
*President*W. F. O'Connell
Treasurer

Total Assets . . . \$144,650 94

Darex Credit Union*Dewey & Almy Chemical Company**
62 Whittemore Avenue

Incorporated September 10, 1937

J. J. Lynch
*President*T. F. Foster
Treasurer

Total Assets . . . \$574,887 20

Elm Credit Union
1012 Cambridge Street

Incorporated November 5, 1926

Philip Jacobson
*President*M. M. Isen
Treasurer

Total Assets . . . \$96,271 89

***Harvard University Employees Credit Union**
Grays Hall

Incorporated July 14, 1947

L. E. Thompson
*President*V. H. Tarr
Treasurer

Total Assets . . . \$3,663,945 77

Inman Credit Union
1348 Cambridge Street

Incorporated October 28, 1926

Harry Sidell
*President*Abraham Fishman
Treasurer

Total Assets . . . \$16,084 90

M B CO Credit Union
Macalaster Bicknell Company
243 Broadway

Incorporated October 14, 1954

F. A. Cramphorn, Jr.
*President*W. J. Anderson
Treasurer

Total Assets . . . \$18,912 04

Simco Credit Union
Simplex Wire & Cable Company
79 Sidney Street

Incorporated July 12, 1948

P. E. Whittier
*President*A. T. Lyne
Treasurer

Total Assets . . . \$739,393 08

***Woven Hose Employees Credit Union**
Boston Woven Hose & Rubber Company
29 Hampshire Street

Incorporated March 5, 1947

A. J. Ales
President

J. P. Duarte
Treasurer

Total Assets . . . \$137,183 21

CANTON

555 Credit Union
555 Turnpike Street

Incorporated June 1, 1965

Robert Lamme
President

Salvatore Tramontana
Treasurer

Total Assets . . . \$7,586 70

***Plymouth Rubber Credit Union**
Revere Street

Incorporated May 13, 1955

R. W. Pugh
President

Walter Avery
Treasurer

Total Assets . . . \$161,976 92

CHARLTON

***Charlton Credit Union**
Main Street

Incorporated October 18, 1962

S. H. Carpentier
President

L. H. Baker
Treasurer

Total Assets . . . \$100,619 70

CHELSEA

***American Independent Credit Union**
113 Hawthorne Street

Incorporated October 19, 1926

Frank Shepard
President

Benjamin Glassman
Treasurer

Total Assets . . . \$61,753 35

Atlantic Credit Union
8A Central Avenue

Incorporated August 1, 1939

A. M. Gillman
President

Louis Brooks
Treasurer

Total Assets . . . \$130,442 78

Benjamin Franklin Credit Union
86 Washington Avenue

Incorporated October 13, 1926

Jack Cohen
President

Benjamin Gropman
Treasurer

Total Assets . . . \$279,488 17

***Carmel Credit Union**
473 Broadway

Incorporated November 27, 1926

Isadore Cutler
President

Aaron Coburn
Treasurer

Total Assets . . . \$3,571,389 62

***Chelsea Credit Union**
191 Winnisimmet Street

Incorporated July 31, 1934

Sol Glazer
President

George Cashman
Treasurer

Total Assets . . . \$1,339,476 00

Chestnut Credit Union
113 Hawthorne Street

Incorporated November 2, 1926

Julius Feinberg
President

Joseph Pressman
Treasurer

Total Assets . . . \$28,675 08

Congress Credit Union
4 Washington Avenue

Incorporated November 17, 1926

J. J. Schneider
President

Israel Zamansky
Treasurer

Total Assets . . . \$32,671 17

Continental Credit Union
56 Washington Avenue

Incorporated July 15, 1927

Simon Cohen
President

Morris Cohen
Treasurer

Total Assets . . . \$182,227 57

***Independent Credit Union**
74 Washington Avenue

Incorporated October 18, 1926

A. N. Kaufman
President

Murray Banks
Treasurer

Total Assets . . . \$115,939 88

CHELSEA**Jogues Credit Union
688 Broadway**

Incorporated March 22, 1940

A. M. LeClair
*President*A. J. Arsenault
Treasurer

Total Assets . . . \$56,700 00

**Judaean Credit Union
113 Hawthorne Street**

Incorporated December 13, 1926

J. J. Tutun
*President*Hyman Silverman
Treasurer

Total Assets . . . \$59,369 95

**Madison Credit Union
19 Woodlawn Avenue**

Incorporated October 1, 1941

Michael DiNofrio
*President*Luigi Iacoviello
Treasurer

Total Assets . . . \$39,474 22

***Ponedeler Credit Union
74 Washington Avenue**

Incorporated October 13, 1926

S. M. Kessler
*President*Stanley Stillman
Treasurer

Total Assets . . . \$207,757 27

**Walnut Credit Union
417 Broadway**

Incorporated October 6, 1926

Abraham Shlager
*President*Arthur Miller
Treasurer

Total Assets . . . \$36,146 49

**Winnisimmet Credit Union
56 Washington Avenue**

Incorporated October 13, 1920

Jeremiah Kamens
*President*M. H. Rovner
Treasurer

Total Assets . . . \$324,828 75

CHICOPEE***Aldenville Credit Union
454 Grattan Street
(Chicopee Falls District)**

Incorporated August 18, 1939

R. R. Quintal
*President*A. J. Deslauriers
Treasurer

Total Assets . . . \$1,222,444 84

**Chicopee Teachers Credit Union
High School
Front Street**

Incorporated June 20, 1934

F. P. Rogowski
*President*M. L. Harris
Treasurer

Total Assets . . . \$24,868 53

***Dairy Credit Union
80 First Avenue
(Chicopee Falls District)**

Incorporated February 13, 1939

J. M. Modlish
*President*S. J. Mikuski
Treasurer

Total Assets . . . \$52,842 51

**F. W. Sickles Employees Credit Union
165 Front Street**

Incorporated January 10, 1941

W. F. Ham
*President*J. B. FitzGerald, Jr.
Treasurer

Total Assets . . . \$677,224 28

***Polish National Credit Union
228 Exchange Street**

Incorporated July 19, 1921

S. A. Berestka
*President*A. J. Golen
Treasurer

Total Assets . . . \$5,102,452 33

***Spalding Employees Credit Union
A. G. Spalding & Brothers, Incorporated
Meadow Street**

Incorporated September 10, 1937

Bernard Lafleur
*President*R. N. Russell
Treasurer

Total Assets . . . \$576,886 89

***Springfield Rendering Employees Credit Union**

2 Plainfield Street

Incorporated July 31, 1934

C. I. Bradway
*President*R. J. Trembley
Treasurer

Total Assets . . . \$11,739 56

***Texco Credit Union**
West Main Street
(Chicopee Falls District)

Incorporated July 20, 1956

D. L. Weiner
*President*Dolores Robillard
Treasurer

Total Assets . . . \$45,042 75

***Willimansett Credit Union**
732 Chicopee Street
(Willimansett District)

Incorporated August 25, 1944

E. L. Roy
*President*W. E. Begley
Treasurer

Total Assets . . . \$370,526 93

CLINTON***Colonial Press Credit Union**
1 Green Street

Incorporated January 24, 1942

D. C. Grivakis
*President*W. A. Janda
Treasurer

Total Assets . . . \$807,009 39

CONCORD**G R Credit Union**
General Radio Company
22 Baker Avenue
(West Concord District)

Incorporated February 1, 1930

G. H. Sharp
*President*Josephine A. Donato
Treasurer

Total Assets . . . \$1,142,096 68

DANVERS**Babco Employees Credit Union**
28 Water Street

Incorporated October 11, 1961

L. E. Jacobs
*President*G. A. Wilt
Treasurer

Total Assets . . . \$16,107 35

Essex Agricultural Credit Union
Essex County Agricultural School
Maple Street

Incorporated June 26, 1933

J. E. Eastwood
*President*Hilda M. Fitzgerald
Treasurer

Total Assets . . . \$76,487 49

DEDHAM**Hersey Employees Credit Union**
250 Elm Street

Incorporated June 5, 1940

M. J. Joyce
*President*J. C. Will
Treasurer

Total Assets . . . \$140,900 83

***Rust Craft Credit Union**
Rust Craft Park

Incorporated December 20, 1940

S. E. White
*President*Katharine Dunay
Treasurer

Total Assets . . . \$491,306 14

Westinghouse Employees Credit Union
78 Hyde Park Street

Incorporated March 23, 1954

John Villa
*President*A. J. Jacob
Treasurer

Total Assets . . . \$33,450 11

DOUGLAS***Hayward-Schuster Employees Credit Union**
Main Street
(East Douglas District)

Incorporated April 30, 1942

J. B. Jussume
*President*C. E. Driscoll
Treasurer

Total Assets . . . \$592,127 74

EASTHAMPTON***Hampco Credit Union**
130 Pleasant Street

Incorporated September 24, 1954

Armand Lebeau
*President*Frank Dubiel
Treasurer

Total Assets . . . \$114,929 46

EVERETT**Carmote Employees Credit Union
376 Third Street**

Incorporated September 1, 1935

G. B. Kenrick O. C. Diver
President *Treasurer*

Total Assets \$36,648 30

***Everett Credit Union
650 Broadway**

Incorporated October 29, 1926

Joseph Fisher Henry Henken
President *Treasurer*

Total Assets \$956,566 23

**Everett Police Credit Union
371 Broadway**

Incorporated May 28, 1936

F. J. Digby H. F. Fitzgerald
President *Treasurer*

Total Assets \$51,163 86

**Garden Street Credit Union
44 Garden Street**

Incorporated May 11, 1953

J. V. Ennamorati Jane Buckley
President *Treasurer*

Total Assets \$86,765 27

**Merchemco Credit Union
Merchemco Chemical Company
Chemical Lane**

Incorporated February 8, 1937

A. M. Wollinger John Mastropietro
President *Treasurer*

Total Assets \$994,464 59

**Octane Credit Union
Colonial Beacon Oil Company
30 Beacham Street**

Incorporated August 30, 1933

C. J. Murphy E. W. Maddocks
President *Treasurer*

Total Assets \$69,798 70

**Wapico Credit Union
Warren Pipe Company
19 Robin Street**

Incorporated February 8, 1937

K. C. Johnston Louis DeSouza
President *Treasurer*

Total Assets \$22,363 83

FALL RIVER**Corky Row Credit Union
332 Second Street**

Incorporated November 20, 1961

H. C. Nagle Jane R. Sicard
President *Treasurer*

Total Assets \$184,833 03

**Fall River Boys Club Credit Union
151 Pocasset Street**

Incorporated July 12, 1934

D. J. P. Sullivan M. F. Cleaves
President *Treasurer*

Total Assets \$41,786 29

***Fall River Municipal Employees Credit
Union
198 Bank Street**

Incorporated February 6, 1930

R. E. Hennessey E. T. Sullivan
President *Treasurer*

Total Assets \$7,519,025 03

**Fall River Postal Employees Credit Union
Main Post Office**

Incorporated April 26, 1928

A. F. Pedro W. F. Bayliss
President *Treasurer*

Total Assets \$272,847 40

***Kavodian Credit Union
130 South Main Street
Hudner Building
Room 2**

Incorporated July 19, 1948

B. G. Macy Samuel Kaplan
President *Treasurer*

Total Assets \$84,724 09

**St. Anne's Credit Union
286 Oliver Street**

Incorporated November 1, 1957

A. A. Dube A. R. Vezina
President *Treasurer*

Total Assets \$6,503,746 25

FITCHBURG***Cleghorn Credit Union
7 Fairmount Place**

Incorporated October 24, 1928

Albert Belliveau J. R. Morin
President *Treasurer*

Total Assets \$3,345,803 32

Crobank Credit Union
Crocker Burbank & Company, Association
 545 Westminster Street

Incorporated July 29, 1936

R. F. Gilbert
President

R. W. Adams
Treasurer

Total Assets . . . \$392,124 28

***Falpaco Credit Union**
Falulah Paper Company
 Falulah Road

Incorporated January 26, 1938

F. J. McCarthy
President

J. S. Hebbard
Treasurer

Total Assets . . . \$49,767 30

***F.I.A. Credit Union**
 387 Water Street

Incorporated December 10, 1953

Alfred Mittola
President

Jennie A. Champa
Treasurer

Total Assets . . . \$285,161 01

Filestra Credit Union
Fitchburg & Leominster Street Railway
 R 1427 Water Street

Incorporated May 17, 1948

R. R. Grondin
President

T. J. Kelly
Treasurer

Total Assets . . . \$7,526 .11

***Fitchburg I-C Credit Union**
 20 Blossom Street

Incorporated October 24, 1928

A. A. Gelinis
President

J. A. L'Ecuyer
Treasurer

Total Assets . . . \$7,159,864 38

***Fitchburg Postal Employees Credit Union**
 Post Office Building
 Wallace Avenue

Incorporated February 9, 1928

E. J. Touchette
President

A. H. Lozeau
Treasurer

Total Assets . . . \$60,099 46

***Fitchco Credit Union**
Fitchburg Paper Company
 722 River Street

Incorporated September 5, 1935

H. T. Macklem
President

P. H. King
Treasurer

Total Assets . . . \$520,519 58

***Senco Credit Union**
Sentinel Printing Company
 808 Main Street

Incorporated September 10, 1929

J. F. Mahoney
President

E. G. Wellington
Treasurer

Total Assets . . . \$48,215 51

Simonds Employees Credit Union
Simonds Saw & Steel Company
 Intervale Road

Incorporated September 23, 1937

Stanley MacPhadden
President

Margaret L. Talcott
Treasurer

Total Assets . . . \$611,044 53

Tri-City Credit Union
 339 Broad Street

Incorporated May 25, 1942

A. J. Forest
President

W. C. Pierce
Treasurer

Total Assets . . . \$37,669 08

***Workers Credit Union**
 48 Wallace Avenue

Incorporated April 17, 1914

E. A. Tofferi
President

J. G. Laakso
Treasurer

Total Assets . . . \$9,360,132 15

FRAMINGHAM

D. M. C. Credit Union
Dennison Manufacturing Company
 300 Howard Street

Incorporated January 26, 1917

L. A. Prescott
President

A. R. Grove
Treasurer

Total Assets . . . \$865,194 53

Eastern Credit Union
 490 Old Connecticut Path

Incorporated February 15, 1937

H. L. Sawyer
President

Elsa P. Rommelfanger
Treasurer

Total Assets . . . \$57,795 54

FRAMINGHAM***Framingham UAW Credit Union**
32 South Street

Incorporated April 15, 1949

F. R. Wilson
*President*T. J. Correia
Treasurer

Total Assets . . . \$363,078 24

Independent Hebrew Credit Union
Coolidge Street

Incorporated December 8, 1930

M. H. Hass
*President*H. L. Shapiro
Treasurer

Total Assets . . . \$30,565 14

FRANKLIN***Thomson Credit Union**
Thomson-National Press Company
Dean Street

Incorporated April 30, 1954

Marino Turinese
*President*E. A. Bertoni
Treasurer

Total Assets . . . \$62,614 19

GARDNER***Gardner Franco-American Credit Union**
229 Parker Street

Incorporated November 25, 1938

Roger Tousignant
*President*Linus Allain
Treasurer

Total Assets . . . \$5,593,946 59

***Gardner Polish-American Credit Union**
322 Pleasant Street

Incorporated January 9, 1952

Joseph Bogdanski
*President*D. M. Poliks
Treasurer

Total Assets . . . \$337,740 10

GLOUCESTER***40-Fathom Credit Union**
51 Commercial Street

Incorporated March 12, 1941

J. F. Witham
*President*E. A. Goodick
Treasurer

Total Assets . . . \$36,951 30

Gloucester Credit Union
328 Main Street

Incorporated March 4, 1927

Leo Alper
*President*Robert Kramer
Treasurer

Total Assets . . . \$41,937 43

Gloucester Fire Department Credit Union
8 School Street

Incorporated November 2, 1938

L. B. Blatchford
*President*W. E. O'Hearn
Treasurer

Total Assets . . . \$23,120 87

***Gloucester Municipal Credit Union**
City Clerk's Office
City Hall
Dale Avenue

Incorporated July 22, 1941

R. H. Hammond
*President*G. E. Carr
Treasurer

Total Assets . . . \$107,473 39

***Gloucester Teachers Association Credit Union**
Administration Building
Dale Avenue

Incorporated April 24, 1935

H. B. Geary
*President*J. S. Thompson
Treasurer

Total Assets . . . \$25,986 75

GREENFIELD***G. T. & D. Credit Union**
Greenfield Tap & Die Corporation
Sanderson Street

Incorporated April 5, 1930

L. W. Edes
*President*Jessie B. Cullen
Treasurer

Total Assets . . . \$316,351 04

Treasure Credit Union
Rogers, Lunt & Bowlen
298 Federal Street

Incorporated February 13, 1930

H. R. Kisloski
*President*G. K. Burgess
Treasurer

Total Assets . . . \$98,198 77

GROTON

Hovoco Credit Union
Hollingsworth & Vose Company
Townsend Road
 (West Groton District)

Incorporated December 28, 1939

F. C. Harmon <i>President</i>	E. M. Marshall <i>Treasurer</i>
Total Assets	\$84,599 07

***Nashoba Credit Union**
Main Street

Incorporated September 1, 1953

H. H. Sargent <i>President</i>	R. H. Whitehill <i>Treasurer</i>
Total Assets	\$189,772 71

HAVERHILL

Haverhill Credit Union
26 Main Street

Incorporated November 1, 1926

M. Wiseberg <i>President</i>	Max Jacobs <i>Treasurer</i>
Total Assets	\$27,198 89

Haverhill Fire Department Credit Union
131 Water Street

Incorporated August 5, 1933

A. A. Knapp <i>President</i>	L. E. Montibello <i>Treasurer</i>
Total Assets	\$201,120 52

***Haverhill Italian American Credit Union**
20 Washington Street

Incorporated June 27, 1934

Armando Bologna <i>President</i>	A. J. Basso <i>Treasurer</i>
Total Assets	\$1,544,248 33

Haverhill Police Department Credit Union
3 Court Street

Incorporated August 5, 1933

J. F. Long <i>President</i>	Carolyn M. Arcisz <i>Treasurer</i>
Total Assets	\$51,474 06

Haverhill Postal Employees Credit Union
Post Office
Washington Square

Incorporated January 24, 1929

G. A. Mooshian <i>President</i>	P. S. Kelly <i>Treasurer</i>
Total Assets	\$71,377 55

Haverhill Teachers Credit Union
Haverhill High School
Corner Summer and Main Streets

Incorporated April 22, 1937

E. V. Sasso <i>President</i>	D. K. Poole <i>Treasurer</i>
Total Assets	\$355,015 52

M E E C Employees Credit Union
161 Water Street

Incorporated October 23, 1958

E. W. Bickum <i>President</i>	Romeo Bisi <i>Treasurer</i>
Total Assets	\$37,343 60

HOLYOKE

***Holyoke Credit Union**
380 High Street

Incorporated September 7, 1911

J. H. Fleury <i>President</i>	Delma R. Guertin <i>Treasurer</i>
Total Assets	\$1,018,397 98

***Holyoke Municipal Employees Credit Union**
206 Maple Street

Incorporated December 19, 1930

W. J. O'Brien <i>President</i>	B. F. Kennedy <i>Treasurer</i>
Total Assets	\$240,223 27

***Holyoke Postal Credit Union**
Post Office Building
650 Dwight Street

Incorporated January 14, 1927

H. P. Cauley <i>President</i>	M. F. Sullivan <i>Treasurer</i>
Total Assets	\$28,488 02

***Holyoke Teachers Credit Union**
98 Suffolk Street

Incorporated June 9, 1934

J. F. Hanna <i>President</i>	H. M. Padden <i>Treasurer</i>
Total Assets	\$28,634 86

***Nablanko Credit Union**
National Blank Book Company
Water Street

Incorporated August 5, 1935

Adelard Fournier <i>President</i>	Thomas Wilhelmi <i>Treasurer</i>
Total Assets	\$76,354 93

HOLYOKE**Prentiss Wire Credit Union**
161 Lower Westfield Road

Incorporated June 28, 1940

D. F. McCarthy G. G. Champagne
President *Treasurer*

Total Assets . . . †\$7,473 75

***Tecnifax Employees Credit Union**
195 Appleton Street

Incorporated May 6, 1954

P. R. Tuttle Maurice Powers
President *Treasurer*

Total Assets . . . \$152,312 14

HOPEDALE**Melco Credit Union**
245 South Main Street

Incorporated February 12, 1951

J. J. Armstrong Berneta M. Lowell
President *Treasurer*

Total Assets . . . \$210,111 87

HUDSON**Lapointe Employees Credit Union**
Lapointe Machine Tool Company
34 Tower Street

Incorporated February 24, 1954

F. H. Girard J. K. Carter
President *Treasurer*

Total Assets . . . \$224,916 55

LAWRENCE**Elgasco Credit Union**
Lawrence Gas & Electric Company
370 Essex Street

Incorporated November 6, 1940

J. A. Buckley J. V. Knightly
President *Treasurer*

Total Assets . . . \$211,242 94

Emastryco Credit Union
Eastern Massachusetts Street Railway
Company
421 Merrimack Street

Incorporated February 12, 1941

F. E. Howard A. A. Maccaron
President *Treasurer*

Total Assets . . . \$33,259 63

***Lawrence Credit Union**
17 Lawrence Street

Incorporated January 7, 1913

Max Goldstein R. R. Dean
President *Treasurer*

Total Assets . . . \$1,361,521 44

Lawrence Firefighters Credit Union
80 Lowell Street

Incorporated July 13, 1950

L. P. Smith F. C. McKernan
President *Treasurer*

Total Assets . . . \$354,046 63

Lawrence Modern Credit Union
90 Broadway

Incorporated November 3, 1926

Abraham Rappaport A. S. Sobil
President *Treasurer*

Total Assets . . . \$91,705 60

Lawrence Postal Employees Credit Union
50 Broadway

Incorporated February 4, 1929

J. L. Petelle W. F. Ford
President *Treasurer*

Total Assets . . . \$60,532 88

Lawrence Teachers Credit Union
Lawrence High School

Incorporated March 30, 1934

B. J. Kiernan E. F. Glynn
President *Treasurer*

Total Assets . . . \$167,528 07

Marconi Credit Union
180 Essex Street

Incorporated May 31, 1939

A. A. Bucio M. T. Stella
President *Treasurer*

Total Assets . . . \$272,977 82

*Share Insurance member.

†June 30, 1964 figure used.

Prospect Hill Presbyterian Credit Union
98 East Haverhill Street

Incorporated May 25, 1942

H. J. Meister
President

Catherine M. Heinze
Treasurer

Total Assets . . . \$6,360 67

LEOMINSTER

Doyle Works Credit Union
511 Lancaster Street

Incorporated August 8, 1932

J. M. Ridley
President

Mariel E. Boutelle
Treasurer

Total Assets . . . \$130,657 75

***Leominster Credit Union**
229 Lancaster Street

Incorporated May 4, 1954

S. R. Firmani
President

J. J. Tata
Treasurer

Total Assets . . . \$145,386 52

***Pyralart Employees Credit Union**
289 North Main Street

Incorporated November 12, 1937

L. F. Cloutier
President

R. V. Kennedy
Treasurer

Total Assets . . . \$1,981,022 87

LOWELL

Highland Credit Union
174 Central Street

Incorporated November 6, 1926

Joseph Bernstein
President

S. L. Rindler
Treasurer

Total Assets . . . \$112,629 13

Ideal Credit Union
174 Central Street

Incorporated November 8, 1926

William Korobkin
President

Louis Cantor
Treasurer

Total Assets . . . \$64,918 09

***Jeanne d'Arc Credit Union**
666 Merrimack Street

Incorporated February 5, 1912

H. W. Bourgeois
President

R. J. Boisvert
Treasurer

Total Assets . . . \$6,176,226 33

Lowell Credit Union
174 Central Street

Incorporated October 2, 1926

Benjamin Sandler
President

L. R. Marmer
Treasurer

Total Assets . . . \$198,183 91

Lowell Electric Light Employees Credit Union
29 Market Street

Incorporated February 24, 1941

R. M. Henry
President

F. J. Pigeon, Jr.
Treasurer

Total Assets . . . \$139,002 49

Lowell EMSR Credit Union
Eastern Massachusetts Street Railway Company
22 Fourth Street

Incorporated July 13, 1950

L. R. Bisson
President

E. C. Sullivan
Treasurer

Total Assets . . . \$32,089 81

Lowell Firemens Club Credit Union
Ladder 1
Lawrence Street

Incorporated December 8, 1936

J. D. McLaughlin
President

J. G. O'Brien
Treasurer

Total Assets . . . \$269,426 60

***Lowell Postal Employees Credit Union**
Post Office
50 Kearney Square

Incorporated February 24, 1928

S. S. Sadkowski
President

J. T. Weldon
Treasurer

Total Assets . . . \$30,509 01

Northern Massachusetts Telephone Workers Credit Union
115 Appleton Street

Incorporated November 8, 1922

C. F. Hamilton
President

E. F. Scullin
Treasurer

Total Assets . . . \$1,700,428 06

LYNN***Brotherhood Credit Union
248 Summer Street**

Incorporated April 23, 1934

Arthur Levine
*President*Sam Sherman
Treasurer

Total Assets . . . \$3,173,546 34

**General Electric River Works Employees
Credit Union
1100 Western Avenue**

Incorporated February 13, 1936

H. G. Wall
*President*M. A. Pettee
Treasurer

Total Assets . . . \$3,380,837 10

***Greek Community Credit Union
594 Essex Street**

Incorporated August 24, 1955

Louis Demakes
*President*P. N. Scangas
Treasurer

Total Assets . . . \$454,794 90

***Labor Circle Credit Union
182 Summer Street**

Incorporated July 23, 1912

Max Woolfson
*President*Aaron Seligman
Treasurer

Total Assets . . . \$294,831 95

**Lynn Credit Union
239 Summer Street**

Incorporated October 29, 1926

Louis Litvack
*President*Joseph Freedman
Treasurer

Total Assets . . . \$298,578 68

**Lynn Municipal Employees Credit Union
City Hall
Room 302**

Incorporated July 3, 1940

L. J. Murphy
*President*Mary I. McCall
Treasurer

Total Assets . . . \$194,180 01

**Lynn Police Credit Union
18 Sutton Street**

Incorporated March 22, 1945

J. F. Crowley
*President*Salvatore Tuminelli
Treasurer

Total Assets . . . \$209,442 67

**Lynn Postal District Employees Credit
Union
Post Office Building
51 Willow Street**

Incorporated October 2, 1926

Donato DiVirgilio
*President*L. A. Kennedy
Treasurer

Total Assets . . . \$244,317 13

**Lynn Teachers Credit Union
42 Franklin Street**

Incorporated February 23, 1935

R. F. Grady
*President*Nathan Goodman
Treasurer

Total Assets . . . \$90,939 30

***St. Jean Baptiste Credit Union
527 Western Avenue**

Incorporated September 29, 1910

A. A. Belliveau
*President*R. E. Gingras
Treasurer

Total Assets . . . \$1,384,224 09

***West Lynn G. E. Employees Credit Union
40 Federal Street
(West Lynn District)**

Incorporated March 27, 1926

E. J. Donovan
*President*G. W. Friberg
Treasurer

Total Assets . . . \$982,164 31

MALDEN**Bell Rock Credit Union
185 Salem Street**

Incorporated May 28, 1945

C. M. Ross
*President*Max Baer
Treasurer

Total Assets . . . \$55,284 02

Cosmopolitan Credit Union
185 Salem Street

Incorporated December 30, 1926

Joseph Kravitsky N. J. Schneiderman
President *Treasurer*

Total Assets . . . \$70,929 91

Malden City Employees Credit Union
Central Fire Station
Salem Street

Incorporated June 1, 1943

D. M. Ward W. T. Barrett
President *Treasurer*

Total Assets . . . \$91,181 50

Malden G. & E. Employees Credit Union
157 Pleasant Street

Incorporated August 7, 1929

L. J. Restuccia P. J. Cutrone
President *Treasurer*

Total Assets . . . \$1,231,318 14

***Progressive Workmens Credit Union**
366 Cross Street

Incorporated September 12, 1911

J. W. Mover Philip Isenman
President *Treasurer*

Total Assets . . . \$7,102,528 81

MANSFIELD***Mansfield Credit Union**
277 North Main Street

Incorporated July 26, 1916

H. A. Patriquin B. B. Fuller
President *Treasurer*

Total Assets . . . \$1,080,604 66

MARBLEHEAD***Marblehead Credit Union**
Post Office Box 237

Incorporated June 27, 1932

W. P. Jackson R. W. Carlton
President *Treasurer*

Total Assets . . . \$42,074 26

MARLBORO**St. Mary's Parish Credit Union**
516 Lincoln Street

Incorporated July 9, 1913

W. H. Wellen Irene A. Toohey
President *Treasurer*

Total Assets . . . \$116,212 41

MAYNARD**Maynard Consumers Credit Union**
68 Main Street

Incorporated July 12, 1948

C. M. Lerer Martha K. Weckstrom
President *Treasurer*

Total Assets . . . \$674,998 38

MEDFORD***Medford Municipal Employees Credit Union**
City Hall
Room 101

Incorporated June 1, 1936

J. V. Moriarty E. C. Babcock
President *Treasurer*

Total Assets . . . \$370,001 48

Mystic Credit Union
162 Mystic Avenue

Incorporated August 17, 1964

F. A. Mango Elizabeth M. Gannon
President *Treasurer*

Total Assets . . . \$10,190 96

MEDWAY**Medway Credit Union**
73 Village Street

Incorporated February 10, 1927

Charles Levine Samuel Liss
President *Treasurer*

Total Assets . . . \$37,287 78

MIDDLEBORO**Nemasket Credit Union**
Plymouth Shoe Company
191 Center Street

Incorporated August 17, 1937

Marjorie E. Baker J. V. Einstein, Jr.
President *Treasurer*

Total Assets . . . \$48,820 21

MILFORD**Milford Credit Union**
49 Pine Street

Incorporated April 28, 1927

Jacob Wyzan <i>President</i>	Abraham Freedman <i>Treasurer</i>
Total Assets	\$16,302 23

MILLBURY***High Carbon Credit Union****New England High Carbon Wire Company**
50 Howe Avenue

Incorporated March 14, 1941

Oliver Richard <i>President</i>	G. F. Wade <i>Treasurer</i>
Total Assets	\$269,268 39

***Millbury Credit Union**
50 Main Street

Incorporated June 20, 1934

M. M. Thornburg <i>President</i>	R. N. Kenary <i>Treasurer</i>
Total Assets	\$2,587,959 40

Worcester Teachers Credit Union
6 Church Street

Incorporated March 2, 1934

Helen R. Harney <i>President</i>	Mary E. Shay <i>Treasurer</i>
Total Assets	\$261,915 62

NEEDHAM***Needham School Employees Credit Union**
Needham High School
Webster Street

Incorporated December 7 1961

K. A. West <i>President</i>	J. A. Osgood <i>Treasurer</i>
Total Assets	\$17,472 52

NEW BEDFORD**Aerovox Employees Credit Union**
Aerovox Corporation
740 Belleville Avenue

Incorporated July 1, 1941

T. P. Richards <i>President</i>	H. L. Mohel <i>Treasurer</i>
Total Assets	\$267,426 13

***Citizens' Credit Union**
256 Union Street

Incorporated November 27, 1937

Theodore Pageotte <i>President</i>	Barbara M. W. Silva <i>Treasurer</i>
Total Assets	\$717,841 24

Continental Employees Credit Union
Continental Screw Company
459 Mt. Pleasant Street

Incorporated January 5, 1938

J. R. Gordon <i>President</i>	C. H. Wardwell <i>Treasurer</i>
Total Assets	\$484,179 36

New Bedford Gas & Edison Light Company
Employees Credit Union
271 South Water Street

Incorporated May 14, 1926

E. W. Cole <i>President</i>	R. E. Nolan <i>Treasurer</i>
Total Assets	\$334,581 29

New Bedford Municipal Employees Credit Union
868 Pleasant Street

Incorporated November 17, 1932

W. E. Cobb <i>President</i>	S. A. Mitchell <i>Treasurer</i>
Total Assets	\$586,233 63

New Bedford Postal Employees Credit Union
695 Pleasant Street

Incorporated September 18, 1926

W. A. Murphy <i>President</i>	J. W. Connolly <i>Treasurer</i>
Total Assets	\$83,427 43

Press Radio Credit Union
The Standard-Times
Pleasant and Market Streets

Incorporated September 16, 1939

J. T. Mosher <i>President</i>	Manuel Homem, Jr. <i>Treasurer</i>
Total Assets	\$40,343 28

Revere Copper & Brass Employees Credit Union
24 North Front Street

Incorporated April 9, 1937

M. E. Whiteside
President

William Higgins, Jr.
Treasurer

Total Assets . . . \$543,604 76

***St. Anne Credit Union**
43 Rodney French Boulevard

Incorporated August 3, 1911

H. E. Thivierge
President

Ulysse Auger
Treasurer

Total Assets . . . \$1,250,346 47

Southern Massachusetts Telephone Workers Credit Union
390 Acushnet Avenue

Incorporated November 8, 1922

C. B. Ellis
President

Nancy M. Doyle
Treasurer

Total Assets . . . \$1,556,483 79

U-Strayco Credit Union
Union Street Railway Company
145 Middle Street

Incorporated August 25, 1938

J. M. Ribeiro
President

L. M. Walker
Treasurer

Total Assets . . . \$140,853 79

NEWBURYPORT

Newburyport Credit Union
Community Center
Washington Street

Incorporated February 5, 1934

Norman Espovich
President

David Harnch
Treasurer

Total Assets . . . \$13,391 09

Towle Employees Credit Union
Towle Manufacturing Company
260 Merrimac Street

Incorporated January 3, 1952

W. A. Smith
President

J. F. Swasey, Jr.
Treasurer

Total Assets . . . \$106,606 88

NEWTON

Easisco Employees Credit Union
Eastern Industries, Incorporated
15 Riverdale Avenue

Incorporated May 24, 1956

P. D. Gillis
President

E. J. Wright
Treasurer

Total Assets . . . \$10,747 24

Newton Municipal Credit Union
City Hall
1000 Commonwealth Avenue

Incorporated May 8, 1941

Philip Purcell
President

W. H. Fitzgerald
Treasurer

Total Assets . . . \$130,779 01

Newton Teachers Credit Union
40 Elm Road
(Newtonville District)

Incorporated February 19, 1937

M. B. Gradone
President

D. B. Mitchell
Treasurer

Total Assets . . . \$28,301 98

Royal Credit Union
Knights of Columbus Hall
Southgate Park

Incorporated November 19, 1964

Alexander Tulsy
President

Morris Branzburg
Treasurer

Total Assets . . . \$1,164 03

NORTH ADAMS

***Hoosac Employees Credit Union**
Hoosac Mills Corporation
234 Union Street

Incorporated May 10, 1949

Clarence Cote
President

A. E. Elmer
Treasurer

Total Assets . . . \$65,232 84

***Sprague Electric Credit Union**
87 Marshall Street

Incorporated June 24, 1940

J. D. O'Brien
President

R. E. Armitage
Treasurer

Total Assets . . . \$2,265,645 34

NORTHBRIDGE

***K B Credit Union**
Kupfer Brothers Company
Riverdale Street

Incorporated May 25, 1942

George Lemoine
President

F. L. Eden
Treasurer

Total Assets . . . \$99,968 73

NORTHBRIDGE

***W. M. W. Credit Union**
Whitin Machine Works
Main Street
 (Whitinsville District)

Incorporated February 2, 1932

N. A. Wright
President

E. J. Hartshorn
Treasurer

Total Assets . . . \$1,220,461 29

NORTON

Fernandes Employees Credit Union
Fernandes Super Markets, Inc.
South Worcester Street

Incorporated September 11, 1963

E. G. Bedard
President

Jeanne B. Nelson
Treasurer

Total Assets . . . \$73,669 84

NORWOOD

***M and N Employees Credit Union**
65 Nahatan Street

Incorporated August 1, 1958

H. J. Belyea
President

R. D. Mahoney
Treasurer

Total Assets . . . \$158,402 22

***Marrud Employees Credit Union**
1450 Boston Providence Turnpike

Incorporated April 18, 1962

H. J. Bernstein
President

F. P. O'Brien
Treasurer

Total Assets . . . \$25,901 43

Neponset Valley Postal Employees
Credit Union
Room 204, Post Office Building

Incorporated November 24, 1958

O. L. Hough
President

R. E. Barry
Treasurer

Total Assets . . . \$58,249 56

Norwood School Employees Credit Union
Administration Building
Corner Walpole and Elliot Streets

Incorporated September 29, 1934

R. C. Fox
President

Elizabeth V. Syverson
Treasurer

Total Assets . . . \$52,143 99

Plimpton Credit Union
Plimpton Press
Lenox Street

Incorporated August 19, 1927

H. L. Ortla
President

C. C. Parsons
Treasurer

Total Assets . . . \$457,453 37

ORANGE

***Orange Credit Union**
17 East Main Street

Incorporated May 29, 1952

J. A. Tepper
President

Robert Plotkin
Treasurer

Total Assets . . . \$880,914 43

PALMER

Elco Club Credit Union
Central Massachusetts Electric Company
465 North Main Street

Incorporated January 2, 1951

A. A. Arsenault
President

A. T. Minns
Treasurer

Total Assets . . . \$190,808 49

***General Package Credit Union**
Diamond National Corp.
Church Street

Incorporated September 27, 1957

D. T. Daniele
President

T. R. Yule
Treasurer

Total Assets . . . \$195,942 47

***Wick-Spring Employees Credit Union**
Springfield Road

Incorporated December 31, 1937

P. F. Camyre, Sr.
President

Margaret E. Hickey
Treasurer

Total Assets . . . \$140,334 37

PEABODY

***A. C. Lawrence Employees Credit Union**
10-18 Sawyer Street

Incorporated December 20, 1934

Peter Micalchuck
President

W. G. Noonan
Treasurer

Total Assets . . . \$329,839 39

Hellenic Credit Union
116 Main Street

Incorporated July 8, 1938

C. M. Zolotas
*President*Christ Decoulas
Treasurer

Total Assets . . . \$593,203 90

***Luso-American Credit Union**
21 Shamrock Street

Incorporated November 30, 1960

J. C. Silva
*President*A. R. Faria
Treasurer

Total Assets . . . \$186,955 37

Popular Credit Union
5 Washington Street

Incorporated December 15, 1926

S. J. Snider
*President*Saul Tanzer
Treasurer

Total Assets . . . \$55,857 11

PITTSFIELD**Berkshire Credit Union**
235 East Street

Incorporated August 10, 1927

James Weisberg
*President*Leon Siegel
Treasurer

Total Assets . . . \$118,931 98

***Eagle Credit Union**
33 Eagle Street

Incorporated June 24, 1940

M. E. Peltier
*President*A. L. Owens
Treasurer

Total Assets . . . \$94,025 71

***EPCO Employees Credit Union**
Eaton Paper Corporation
138 South Street

Incorporated June 9, 1961

(Vacant)
*President*Marion R. Mitchell
Treasurer

Total Assets . . . \$99,842 25

***Pittsfield G. E. Employees Credit Union**
100 Woodlawn Avenue
Building 43-267

Incorporated January 4, 1935

M. J. Bunt
*President*P. C. Theilig
Treasurer

Total Assets . . . \$4,424,039 67

Pittsfield Postal Employees Credit Union
Allen & Fenn Streets

Incorporated February 24, 1928

T. H. Doyle
*President*A. J. Sangiovanni
Treasurer

Total Assets . . . \$16,480 22

Pittsfield Teachers Credit Union
Plunkett School
Fenn Street

Incorporated May 17, 1939

J. P. Leahy
*President*A. W. Harvey
Treasurer

Total Assets . . . \$355,866 21

PLYMOUTH**Plymouth Cordage Credit Union**
Court Street

Incorporated November 13, 1928

R. S. Bailey
*President*J. A. Smith
Treasurer

Total Assets . . . \$550,024 44

QUINCY**ILSNEC Credit Union**
Industrial Luncheon Service
440 Hancock Street

Incorporated February 15, 1951

L. B. Rosen
*President*Gilbert Rosenberg
Treasurer

Total Assets . . . \$52,099 88

Pneumatic Credit Union
Pneumatic Scale Corporation
65 Newport Avenue
(North Quincy District)

Incorporated April 10, 1940

H. A. Paul, Jr.
*President*R. A. Hutchins
Treasurer

Total Assets . . . \$805,902 96

Presidents City Credit Union
1458 Hancock Street

Incorporated November 6, 1940

J. G. Angelo
*President*C. R. Creighton
Treasurer

Total Assets . . . \$60,738 66

QUINCY***Quincy EMSR Credit Union**
Eastern Massachusetts Street Railway
954 Hancock Street

Incorporated April 17, 1945

B. T. Dembro
*President*H. W. Behn
Treasurer

Total Assets . . . \$98,758 89

***Quincy Municipal Credit Union**
40 Quincy Avenue

Incorporated August 4, 1937

J. E. Walsh
*President*T. F. Maloney
Treasurer

Total Assets . . . \$653,675 21

***Quinwey Credit Union**
1 Cliveden Street

Incorporated June 6, 1950

R. E. Laneau
*President*J. W. Gunville
Treasurer

Total Assets . . . \$293,492 84

***Wollaston Credit Union**
622 Hancock Street
(Wollaston District)

Incorporated July 19, 1948

W. A. Anderson
*President*Milton Biller
Treasurer

Total Assets . . . \$1,632,090 74

RANDOLPH***Randolph Credit Union**
1064 North Main Street

Incorporated October 31, 1960

J. J. Concannon, Jr.
*President*J. W. Marotta
Treasurer

Total Assets . . . \$157,433 54

REVERE**Revere Firefighters Credit Union**
400 Broadway

Incorporated April 8, 1957

R. A. Lanzo
*President*E. J. Cerulli
Treasurer

Total Assets . . . \$39,443 56

***Shirley Credit Union**
111 Shirley Avenue

Incorporated November 13, 1952

Charles Ginesky
*President*Sidney Dubchansky
Treasurer

Total Assets . . . \$1,138,654 38

ROCKLAND***Rockland Credit Union**
241 Union Street

Incorporated January 23, 1922

Abraham Lelyveld
*President*J. V. Forti
Treasurer

Total Assets . . . \$8,913,061 86

SALEM**Northshore Credit Union**
205 Washington Street

Incorporated June 4, 1936

R. P. Richardson
*President*D. W. Martin
Treasurer

Total Assets . . . \$414,329 09

***St. Joseph Credit Union of Salem**
3 Harbor Street

Incorporated June 1, 1926

E. J. Dionne
*President*J. A. Foisy
Treasurer

Total Assets . . . \$2,844,081 08

Salem Credit Union
140 Washington Street
Room 207

Incorporated May 16, 1913

David Berman
*President*Harry Foster
Treasurer

Total Assets . . . \$146,737 75

***Salem Italian American Credit Union**
20 Endicott Street

Incorporated December 1, 1953

R. A. Giuggio
*President*Domenico Mizzi
Treasurer

Total Assets . . . \$111,977 22

Sylvania Employees Credit Union
211 Washington Street

Incorporated February 14, 1921

F. P. Kelleher
President

C. A. Powers
Treasurer

Total Assets . . . \$1,988,119 19

SAUGUS

***Saugus Credit Union**
448 Lincoln Avenue

Incorporated January 14, 1938

J. L. Goding
President

J. V. Spencer
Treasurer

Total Assets . . . \$1,027,213 83

SHARON

***Sharon Credit Union**
50 South Main Street

Incorporated May 9, 1956

L. M. Plonsky
President

Irving Glaser
Treasurer

Total Assets . . . \$93,518 83

SHIRLEY

Samson Cordage Employees Credit Union
Phoenix Street

Incorporated February 6, 1947

V. H. Griffin
President

A. S. Thomas
Treasurer

Total Assets . . . \$12,656 42

SOMERSET

***Somerset Community Credit Union**
1166 County Street

Incorporated July 10, 1936

Philip Peneault
President

O. C. Perry, Jr.
Treasurer

Total Assets . . . \$2,126,020 28

SOMERVILLE

Bowker Employees Credit Union
37 Medford Street

Incorporated December 23, 1953

M. J. Balboni
President

F. N. Babb
Treasurer

Total Assets . . . \$26,238 96

Colasso Credit Union
Columbus Association, Incorporated
9 Ward Street

Incorporated June 16, 1938

R. E. Valentino
President

Patsy Vaudo
Treasurer

Total Assets . . . \$178,627 07

***The Porter Employees Credit Union**
74 Foley Street

Incorporated July 2, 1956

W. F. Harkins
President

L. J. Gould
Treasurer

Total Assets . . . \$131,446 58

Swift Employees Credit Union
7 Medford Street

Incorporated May 15, 1959

F. J. Harold
President

Edward Azar
Treasurer

Total Assets . . . \$119,863 01

SOUTHBRIDGE

***Southbridge Credit Union**
277 Main Street

Incorporated March 8, 1938

V. P. Tetreault
President

Ernest Fontaine
Treasurer

Total Assets . . . \$3,721,867 27

SPRINGFIELD

***Alaco Credit Union**
34 Front Street
(Indian Orchard District)

Incorporated October 2, 1958

R. L. Simchak
President

F. B. Connor
Treasurer

Total Assets . . . \$161,873 16

SPRINGFIELD***American Bosch Credit Union**
3664 Main Street

Incorporated July 3, 1929

G. H. Barker
*President*R. G. Mansur
Treasurer

Total Assets . . . \$1,810,892 69

Buxton Employees Credit Union*Buxton, Incorporated**
265 Main Street
(Agawam District)

Incorporated December 9, 1949

F. J. Arnold
*President*Marilyn M. Dumais
Treasurer

Total Assets . . . \$704,619 92

Casa Credit Union
Main and Carew Streets

Incorporated December 18, 1964

Jaime Silva
*President*Luis A. Escobar
Treasurer

Total Assets . . . \$4,155 62

***The Chapman Credit Union**
176 Pinevale Street
(Indian Orchard District)

Incorporated February 6, 1928

C. A. McCurry
*President*E. C. Brunelle
Treasurer

Total Assets . . . \$1,167,925 50

Cheney Bigelow Credit Union
417 Liberty Street

Incorporated July 3, 1929

A. W. Cowles
*President*E. L. Register
Treasurer

Total Assets . . . \$66,359 22

***C L U Credit Union**
26 Willow Street

Incorporated March 19, 1964

J. P. McCarthy, Jr.
*President*J. C. Anderson
Treasurer

Total Assets . . . \$178,990 86

***Diamond Match Employees Credit Union**
125 Paridon Street

Incorporated November 6, 1940

R. L. Lynch
*President*L. N. Brown
Treasurer

Total Assets . . . \$155,669 40

Embeco Credit Union
74 Park Street

Incorporated September 17, 1954

R. L. Cobb
*President*A. J. Yodlowski
Treasurer

Total Assets . . . \$364,957 78

***John H. Breck Employees Credit Union**
115 Dwight Street

Incorporated March 4, 1947

J. P. McDonnell
*President*D. W. Lally, Jr.
Treasurer

Total Assets . . . \$309,841 74

Kelko Credit Union
P. P. Kellogg Company
21 Cypress Street

Incorporated March 6, 1941

G. C. Burridge
*President*J. E. Kazalski
Treasurer

Total Assets . . . \$664,369 24

Maccabean Pythian Credit Union
73 State Street

Incorporated July 8, 1940

Marshall Later
*President*Jack Smith
Treasurer

Total Assets . . . \$31,012 02

Massachusetts Mutual Employees
Credit Union
1295 State Street

Incorporated June 28, 1962

Ralston Stone
*President*M. H. Bennett
Treasurer

Total Assets . . . \$889,296 29

***Monarch Credit Union**
1250 State Street

Incorporated October 14, 1939

A. R. Tetrault
*President*C. H. Spencer
Treasurer

Total Assets . . . \$350,236 96

***Monsanto Plastics Credit Union**
812 Monsanto Avenue
(Indian Orchard District)

Incorporated November 12, 1937

A. P. Kielbania
*President*Norman Matthew
Treasurer

Total Assets . . . \$3,139,191 10

***Powers Paper Employees Credit Union**
149 Wason Avenue

Incorporated September 27, 1955

H. N. Bilodeau
*President*S. R. Braun
Treasurer

Total Assets . . . \$29,666 44

***Railway Express Credit Union**
31 Liberty Street

Incorporated March 17, 1955

T. F. Albert
*President*D. J. Votava
Treasurer

Total Assets . . . \$15,675 62

Setco Credit Union
Standard Electric Time Company
89 Logan Street

Incorporated September 25, 1945

M. M. Emirzian
*President*L. W. Buzzelle
Treasurer

Total Assets . . . \$151,064 70

***Spasco Credit Union**
124 Switzer Avenue

Incorporated November 20, 1962

R. T. Boland
*President*E. E. Beck, Jr.
Treasurer

Total Assets . . . \$28,842 48

Springfield Armory Credit Union
Federal Court

Incorporated May 17, 1940

J. T. Caulfield
*President*D. J. Walsh
Treasurer

Total Assets . . . \$512,971 35

Springfield Credit Union
135 State Street

Incorporated February 2, 1965

G. E. Maggi
*President*William Kavaney
Treasurer

Total Assets . . . \$125,345 28

Springfield FCA Employees Credit Union
Farm Credit Administration
310 State Street

Incorporated June 12, 1934

E. J. Dargie
*President*O. B. Anderson
Treasurer

Total Assets . . . \$94,603 93

***Springfield Franco-American Credit Union**
162 Broadway

Incorporated April 15, 1930

A. L. Dubois
*President*Anna M. Ratell
Treasurer

Total Assets . . . \$150,998 00

***Springfield, Mass. Municipal Employees**
Credit Union
158 Broadway

Incorporated March 2, 1927

D. F. Connolly
*President*W. E. Hurley
Treasurer

Total Assets . . . \$1,864,580 65

***Springfield, Mass. Post Office Employees**
Credit Union
436 Dwight Street

Incorporated April 27, 1923

C. E. Souliere
*President*T. A. Clune
Treasurer

Total Assets . . . \$618,966 73

***Springfield Street Railway Employees**
Credit Union
2766 Main Street

Incorporated November 6, 1926

H. S. Valliere
*President*T. E. O'Donnell
Treasurer

Total Assets . . . \$399,246 81

Springfield Teachers Credit Union
High School of Commerce
427 State Street

Incorporated October 5, 1929

H. E. Drewes
*President*A. J. Serafino, Jr.
Treasurer

Total Assets . . . \$1,349,718 29

***Westco Credit Union**
642 Page Boulevard

Incorporated July 8, 1936

S. J. Roberts
*President*C. A. Caron
Treasurer

Total Assets . . . \$993,748 68

***Western Massachusetts Telephone Workers**
Credit Union
295 Worthington Street

Incorporated July 20, 1922

J. E. H. Gamlin
*President*E. E. Kelly
Treasurer

Total Assets . . . \$3,722,473 51

SWAMPSCOTT**Leon E. Abbott Post No. 57 (3) Credit**
Union
89 Burrill Street

Incorporated August 27, 1931

W. F. Jones
*President*R. M. Leonard
Treasurer

Total Assets . . . \$8,181 80

TAUNTON**Adams Post Credit Union**
21 Hodges Avenue

Incorporated June 12, 1933

E. E. Shepard J. T. McDonald
President *Treasurer*

Total Assets \$67,654 49

Adayco Credit Union
175 West Water Street

Incorporated May 19, 1965

Anthony Gonsalves R. A. Vieira
President *Treasurer*

Total Assets \$422 50

Taunton Postal Employees Credit Union
Post Office Square

Incorporated May 24, 1928

J. H. O'Keefe S. J. Skwato
President *Treasurer*

Total Assets \$44,386 93

WAKEFIELD***Amlico Credit Union**
American Mutual Liability
Insurance Company
Quannapowitt Parkway

Incorporated May 11, 1942

Eugene Graf H. J. McKeon
President *Treasurer*

Total Assets \$355,779 30

L. B. Evans Employees Credit Union
27 Water Street

Incorporated August 8, 1939

F. E. Daley A. M. Perkins
President *Treasurer*

Total Assets \$141,223 21

WALPOLE**H and V Credit Union**
Hollingsworth & Vose
112 Washington Street
(East Walpole District)

Incorporated August 23, 1939

(Vacant) B. G. Lennox
President *Treasurer*

Total Assets \$133,887 40

Kendall Mills Credit Union
The Kendall Company
Fiber Products Division
West Street

Incorporated September 12, 1930

E. H. Peterson Fred Burkel
President *Treasurer*

Total Assets \$148,574 26

***Neponset Credit Union**
Bird & Sons, Incorporated
Off Washington Street
(East Walpole District)

Incorporated October 5, 1915

Hilda M. Rafuse Velma M. Cobb
President *Treasurer*

Total Assets \$3,248,878 54

Walpole Municipal Employees Credit Union
Stone Street

Incorporated November 23, 1938

Marion L. Kambour J. J. Buckley
President *Treasurer*

Total Assets \$74,799 27

WALTHAM***Grover Cronin Credit Union**
221 Moody Street

Incorporated August 24, 1943

P. M. Larkin Mary A. Conlon
President *Treasurer*

Total Assets \$419,531 57

***Middlesex Carmens Credit Union**
1020 Main Street

Incorporated November 22, 1946

R. J. Breslin L. M. Noonan
President *Treasurer*

Total Assets \$249,985 37

***Raytheon Employees Credit Union**
Seyon Street

Incorporated January 11, 1945

P. L. Gatchell Carl Dentler
President *Treasurer*

Total Assets \$4,760,583 21

Waltham Municipal Employees Credit Union
175 Lexington Street

Incorporated June 29, 1949

T. F. Rooney P. B. O'Mara
President *Treasurer*

Total Assets \$168,973 22

WATERTOWN***Arsenal Employees Credit Union**
Watertown Arsenal
Arsenal Street

Incorporated March 12, 1940

T. S. Spack
*President*F. J. Cusick, Jr.
Treasurer

Total Assets . . . \$274,544 32

Watertown Municipal Credit Union
Administration Building
Main Street

Incorporated April 5, 1934

Frances A. Lyons
*President*G. B. Wellman
Treasurer

Total Assets . . . \$539,771 79

WEBSTER***Webster Credit Union**
262 Main Street

Incorporated January 20, 1928

C. H. Szczepanski
*President*J. F. Mackowiak
Treasurer

Total Assets . . . \$2,685,961 47

WESTFIELD***Columbia Bicycle Credit Union**
The Westfield Manufacturing Company
1 Cycle Street

Incorporated September 13, 1956

J. J. Hibert
*President*R. B. Huntoon
Treasurer

Total Assets . . . \$277,879 83

***Savage Arms Employees Credit Union**
Springdale Road

Incorporated August 15, 1946

J. A. Soltys
*President*G. H. Fitch
Treasurer

Total Assets . . . \$1,004,492 58

Westfield Polish-American Credit Union
5 Main Street
Room 7

Incorporated February 7, 1946

C. F. Sadowski
*President*Rose M. Mulvenna
Treasurer

Total Assets . . . \$20,541 72

WEST SPRINGFIELD***General Fibre Employees Credit Union**
Palmer Avenue

Incorporated November 6, 1944

E. D. Mattera
*President*W. J. Geraghty
Treasurer

Total Assets . . . \$200,845 10

***Gilbarco Employees Credit Union**
Gilbert & Barker Manufacturing Company
Cold Spring Avenue

Incorporated May 8, 1935

E. O. Beauvais
*President*R. E. McCarty
Treasurer

Total Assets . . . \$1,643,510 44

***Perkins Gear Credit Union**
Circuit Avenue

Incorporated July 2, 1936

P. N. Varelas
*President*J. E. Paquin
Treasurer

Total Assets . . . \$116,345 20

***Vamco Employees Credit Union**
221 Western Avenue

Incorporated September 26, 1963

Robert Patriquin
*President*O. A. Paier
Treasurer

Total Assets . . . \$17,983 55

Wemelco Credit Union
174 Brush Hill Avenue

Incorporated August 2, 1923

F. A. Julian
*President*C. E. Warburton
Treasurer

Total Assets . . . \$1,865,742 71

WICO Employees Credit Union
Wico Electric Company
42 Phelon Avenue

Incorporated August 3, 1940

H. F. Durkee
*President*John Cooper
Treasurer

Total Assets . . . \$222,150 32

WESTWOOD**Westwood Credit Union**
302 High Street

Incorporated September 29, 1949

H. J. Mitchell
*President*R. D. Randall
Treasurer

Total Assets . . . \$46,761 74

WEYMOUTH

***Stetson Shoe Employees Credit Union**
541 Main Street
(South Weymouth District)

Incorporated February 20, 1935

Mary O'Malley
President

Walter Morrison
Treasurer

Total Assets . . . \$168,376 54

Weymouth Town Employees Credit Union
Town Hall
75 Middle Street
(East Weymouth District)

Incorporated May 18, 1953

Harry Christensen
President

Mary E. Moore
Treasurer

Total Assets . . . \$368,315 91

WINCHENDON

***Marquette Credit Union**
15 Central Street

Incorporated September 19, 1939

H. C. Girouard
President

Vincent Buckley
Treasurer

Total Assets . . . \$154,657 84

WINTHROP

Beach Credit Union
330 Shirley Street

Incorporated August 8, 1939

Nathan Goldberg
President

Michael Skolnick
Treasurer

Total Assets . . . \$142,768 32

WOBURN

***Atlantic Gelatin Credit Union**
Hill Street

Incorporated July 13, 1950

L. T. Orsillo
President

A. A. King
Treasurer

Total Assets . . . \$392,795 56

Woburn Credit Union
4 Federal Street

Incorporated May 2, 1955

A. A. Paleologos
President

J. J. Moss
Treasurer

Total Assets . . . \$89,389 43

WORCESTER

***C & K Employees Credit Union**
93 Grand Street

Incorporated January 28, 1957

A. H. Prior
President

W. J. Leszczynski
Treasurer

Total Assets . . . \$407,901 04

**Central Massachusetts Telephone Workers
Credit Union**
15 Chestnut Street

Incorporated November 8, 1922

W. J. McGrath
President

J. F. Handlin
Treasurer

Total Assets . . . \$1,005,128 56

Craftsman Credit Union
Parker Wire Goods Company, et al
149 Washington Street

Incorporated August 12, 1942

J. E. Knipe
President

Bruce MacDougall
Treasurer

Total Assets . . . \$58,828 75

John Bath Employees Credit Union
10 Mann Street

Incorporated March 9, 1948

C. F. Whitten
President

R. S. Kemp
Treasurer

Total Assets . . . \$52,775 28

Jonsteel Credit Union
Johnson Steel & Wire Company,
Incorporated
53 Wiser Avenue

Incorporated May 2, 1949

E. C. Swenson
President

R. J. Reynolds
Treasurer

Total Assets . . . \$145,692 99

Morgan Employees Credit Union
15 Belmont Street

Incorporated January 31, 1927

R. A. Boylan
President

Esther Currie
Treasurer

Total Assets . . . \$58,800 79

Moulded Plastics Credit Union
10 Plastics Street

Incorporated January 19, 1942

F. L. Graham
President

L. R. Ginga
Treasurer

Total Assets . . . \$16,637 65

Norton Credit Union
Norton Company
1 New Bond Street

Incorporated October 28, 1925

R. G. Clarke
President

G. S. Williams, Jr.
Treasurer

Total Assets . . . \$544,034 46

***Rockwood Sprinkler Employees Credit Union**
38 Harlow Street

Incorporated April 9, 1937

R. C. McNeaney
President

Evelyn M. Rice
Treasurer

Total Assets . . . \$104,596 90

South Works Credit Union
American Steel & Wire Company
800 Millbury Street

Incorporated April 5, 1935

V. R. Faucher
President

Loretta V. King
Treasurer

Total Assets . . . \$1,387,608 38

U.S.E. — Worcester Credit Union
United States Envelope Company
Logan Division
75 Grove Street

Incorporated August 15, 1957

J. E. Malley
President

R. G. Medhurst
Treasurer

Total Assets . . . \$168,292 19

Washburn Employees Credit Union
Washburn Company
28 Union Street

Incorporated December 3, 1941

Edmund Robertson
President

Beulah B. Hocking
Treasurer

Total Assets . . . \$57,011 10

Worcester Fire Department Credit Union
Room 226
4 Walnut Street

Incorporated July 6, 1937

W. A. Hobbs
President

Wilbert Baker
Treasurer

Total Assets . . . \$152,319 17

Worcester Gas Light Employees Credit Union
25 Quinsigamond Avenue

Incorporated July 27, 1934

J. P. Mills
President

J. L. Turnan
Treasurer

Total Assets . . . \$151,008 44

Worcester Police Department Credit Union
5 Waldo Street

Incorporated November 22, 1946

C. T. Peterson
President

J. J. McKiernan
Treasurer

Total Assets . . . \$129,713 44

Worcester Postal Credit Union
Main Post Office

Incorporated December 9, 1926

L. E. Godin
President

D. F. Kelly
Treasurer

Total Assets . . . \$262,566 60

Worcester Public Works Credit Union
20 East Worcester Street

Incorporated May 25, 1943

C. B. Hardy
President

T. M. Wickman
Treasurer

Total Assets . . . \$61,732 11

Worcester Thompson Credit Union
115 Stafford Street

Incorporated July 9, 1941

John Gabrielian
President

Walter Misilo
Treasurer

Total Assets . . . \$85,745 89

Worcester Wire Works Employees Credit Union
70 James Street

Incorporated January 26, 1937

J. S. Borko
President

M. E. Anderson
Treasurer

Total Assets . . . \$125,860 25

ABSTRACTS OF THE ANNUAL REPORTS
OF
CREDIT UNIONS
ARRANGED ALPHABETICALLY BY CITIES AND TOWNS,
SHOWING
PRINCIPAL ASSETS AND LIABILITIES, DIVIDENDS,
AND OTHER INFORMATION
AS OF
THE CLOSE OF BUSINESS JUNE 30, 1965

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
ACTON	\$	\$	\$	\$	\$	\$	\$
T. I. C. Employees . . .	49,936	-	3,091	5,703	-	480	59,210
ACUSHNET							
Acushnet Process Employees . . .	185,709	-	374,695	21,666	-	118,200	700,270
AMESBURY							
Amesbury Franco-American	256,884	796,176	188,354	49,548	10,640	2,197	1,303,799
ASHLAND							
Fenwal	82,527	-	171,451	9,944	-	443	264,365
ATHOL							
Athol	1,122,453	2,259,676	2,138,665	153,339	-	3,782	5,677,915
ATTLEBORO							
Sisalkraft	143,667	58,763	43,973	5,484	-	561	252,448
AUBURN							
Lodding Employees . . .	54,304	-	33,080	6,768	-	187	94,339
Worcester Rendering Employees	2,047	-	183	1,242	-	-	3,472
BARRE							
Barwoolco	93,384	78,739	161,034	6,424	-	-	339,581
BEDFORD							
Mitre Employees	820,656	-	345,373	18,015	-	209	1,184,253
BEVERLY							
Beverly Investment . . .	14,394	-	30,666	7,056	-	-	52,116
Beverly Municipal . . .	377,082	-	84,963	6,520	-	-	468,565
Rantoul	154,374	-	20,273	5,030	-	-	179,677
BILLERICA							
Lowell Rendering Employees	31,663	-	3,019	11,534	-	154	46,370
BOSTON							
AFL-CIO Postal Clerks . .	57,642	-	2,625	4,082	-	-	64,349
Allis-Chalmers	210,702	-	85,168	11,039	-	-	306,909
Alpha	70,051	-	40,498	4,335	-	56	114,940
American Chapels	183,252	-	112,622	966	-	1,036	297,876
Armour-Chamberlain . . .	58,960	-	37,000	13,411	-	90	109,461
B C G Employees	1,017,666	159,954	128,785	20,205	-	782	1,327,392
B L H Employees	121,658	-	100,346	12,953	-	-	234,957
Blue Hill	1,875,673	5,352,385	3,382,907	237,727	117,137	1,924	10,967,753
Borisaver	91,515	-	10,000	3,828	-	90	105,433

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
45,501	-	206	13,499	4	4½	88	-	132
632,409	-	-	67,344	517	5	1,265	-	464
1,090,985	57,993	11,222	137,553	6,046	4½	1,742	297	610
238,231	30	-	25,771	333	5¾	546	14	183
5,010,796	-	53,652	601,775	11,692	4¼	5,565	-	1,862
218,486	-	-	32,103	1,859	5⅞	374	-	207
81,747	-	-	7,990	4,602	4 3/10	132	-	64
2,569	-	-	903	-	-	25	-	13
290,819	-	-	46,906	1,856	4½	350	-	163
955,739	-	-	225,110	3,404	4⅞	1,363	-	811
28,974	3,026	-	20,073	43	4½	155	45	34
429,470	-	-	38,730	365	4 4/5	623	-	599
158,194	-	2,536	18,937	10	5	493	-	280
42,420	-	-	3,932	18	3¾	140	-	91
60,705	-	-	2,990	654	5	477	-	289
264,966	-	-	39,707	2,236	4¾	527	-	315
104,306	-	-	10,634	-	4	428	-	192
237,333	-	5,315	53,662	1,566	4¼	800	-	439
71,050	-	23,209	14,674	528	4½	335	-	184
1,021,549	-	-	305,549	294	4¼	1,821	-	1,340
213,657	-	-	20,178	1,122	5	484	-	226
9,765,853	-	167,878	1,029,414	4,608	4¾	8,435	-	1,994
91,838	-	-	13,492	103	4	189	-	113

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Boston American Composing Room	24,883	-	1,100	65	-	216	26,264
Boston & Albany Employees	736,107	474,550	1,328,903	67,901	-	2,192	2,609,653
Boston & Maine Railroad Employees	643,421	-	1,362,831	101,318	-	24,085	2,131,655
Boston Arbeiter Ring	35,728	-	-	2,988	-	-	38,716
Boston Edison Employees	1,802,999	-	774,716	70,372	-	1,324	2,649,411
Boston Firefighters	1,878,196	1,051,000	148,263	119,105	-	-	3,196,564
Boston Globe Employees	267,185	-	7,638	58,757	-	-	333,580
Boston I. R. A. Employees	29,578	-	-	3,102	-	-	32,680
Boston Post Office Employees	922,304	45,326	28,945	35,295	-	3,979	1,035,849
Boston Progressive	454,485	375,593	279,720	76,364	27,076	8,301	1,221,539
Boston Railway Mail Employees	160,854	-	21,672	4,895	-	-	187,421
Boston Shell	158,131	-	21,879	2,096	-	400	182,506
Boston Taxi Drivers Association	7,363	-	-	2,957	-	1,132	11,452
Boston University Employees	426,666	-	318,709	18,696	-	3,465	767,536
Boston USCS Employees	32,430	-	17,632	6,652	-	-	56,714
Brighton-Allston	104,632	1,633	5,940	522	-	135	112,862
Cabot Boston	263,920	93,409	156,115	27,558	-	1,165	542,167
City	17,264	9,003	49,179	5,865	-	-	81,311
City of Boston Employees	4,903,612	-	1,488,031	129,780	-	-	6,521,423
Colonial Employees	35,695	-	32,264	8,316	-	87	76,362
Columbus	8,777	-	16,001	4,746	-	-	29,524
Consumers	108,556	-	30,160	15,212	-	326	154,254
Corenco Employees	4,625	-	703	529	-	56	5,913
Dorchester	34,193	-	173	1,164	-	-	35,530
Dorchester Browning	42,740	-	170	2,065	-	30	45,005
Eaton	78,490	-	18,727	17,341	-	396	114,954
Emblem	140,068	5,000	90,010	8,776	-	-	243,854
Federal	76,792	-	30,398	7,381	-	-	114,571
Federation	84,109	-	900	4,179	-	2,410	91,598
Filene	468,837	262,180	646,137	40,052	-	9,159	1,426,365
Firefundic	19,051	-	8,232	4,965	-	-	32,248
Forty Associates	32,963	-	32,698	4,187	-	-	69,848
Freedom House	3,877	-	974	1,864	-	299	7,014
Friendship, The	84,331	-	5,777	2,807	-	321	93,236
Geneva	45,036	-	6,192	1,170	-	36	52,434
Gilco	24,486	-	78,961	12,044	-	1,241	116,732
Glenway	6,898	-	-	1,093	-	-	7,991
Gloel	38,818	-	2,331	7,080	-	-	48,229
Greyhound Employees	87,659	-	2,313	6,217	-	218	96,407
Gulf Boston	36,738	-	8,087	337	-	222	45,384
Harbor Village	14,618	-	2,608	99	-	-	17,325
Harmony	9,301	-	4,806	1,376	-	-	15,483
Harold	144,975	9,209	28,885	1,810	-	600	185,479
Herald-Traveler Employees, The	101,570	-	55,243	19,360	-	127	176,300
Hillside	424,699	61,061	273,531	22,358	-	11,151	792,800
Howard	64,739	-	47,450	4,707	-	-	116,896
Howco	11,738	-	4,733	2,598	-	-	19,069
Humboldt	75,795	-	41,143	12,659	-	-	129,597
Industrial, The	1,430,552	278,167	188,503	35,136	-	-	1,932,358
I O S O I	22,353	-	15,052	899	-	-	38,304
Jamaica Plain	29,923	-	-	751	-	-	30,674

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
21,219	-	-	4,901	144	4½	165	-	105
1,662,841	-	-	942,495	4,317	5	4,131	-	2,129
349,657	611,416	308,307	857,523	4,752	7 ½	3,680	1,744	1,721
26,415	-	-	12,293	8	3½	155	-	83
2,213,357	177,862	-	256,447	1,745	4	3,945	1,244	2,255
2,696,130	-	68,780	430,769	885	5	2,021	-	1,935
305,165	-	-	26,444	1,971	4 ⅞	1,365	-	647
25,865	-	-	6,811	4	6	135	-	81
782,661	-	-	244,361	8,827	4	5,611	-	2,917
1,074,472	15,290	26,070	103,883	1,824	3	5,553	114	1,608
152,609	-	-	25,081	9,731	4½	1,260	-	779
155,319	-	-	27,110	77	6	339	-	167
7,322	-	-	1,552	2,578	-	142	-	84
700,487	-	-	65,280	1,769	4½	1,270	-	767
48,033	-	1,716	6,950	15	4¼	133	-	54
96,810	-	-	15,464	588	4½	341	-	276
511,837	-	-	30,327	3	4¾	524	-	346
73,094	-	-	8,011	206	4	157	-	49
5,728,743	-	-	791,412	1,268	3	11,803	-	5,781
65,050	-	-	11,204	108	3¼	383	-	150
23,080	-	-	6,350	94	1¾	120	-	42
130,344	-	-	23,581	329	4½	559	-	192
3,621	-	840	1,452	-	5	31	-	14
32,598	-	-	2,713	219	-	229	-	54
35,398	-	-	9,396	211	4	140	-	77
95,342	-	-	19,578	34	5	270	-	189
207,749	-	-	35,400	705	4½	719	-	357
97,840	-	-	16,606	125	5	178	-	82
77,318	-	-	13,838	442	4½	1,131	-	601
1,264,050	-	-	159,601	2,714	4¼	2,321	-	1,087
28,593	-	-	3,655	-	5½	142	-	71
55,540	-	-	14,172	136	4½	183	-	94
6,395	-	177	421	21	-	107	-	10
78,981	-	-	14,203	52	4½	242	-	129
40,830	-	-	11,108	496	4¾	174	-	117
9,981	52,415	36,409	17,927	-	4	700	341	204
6,373	-	-	1,601	17	5	97	-	36
39,148	-	-	9,076	5	4½	161	-	95
81,753	-	2,053	12,264	337	2¾	303	-	197
28,187	-	-	17,163	34	4¾	141	-	72
12,883	-	-	3,955	487	-	401	-	201
11,619	-	-	3,824	40	4½	72	-	38
158,863	-	-	26,471	145	4	486	-	284
140,155	-	-	34,684	1,461	3 ⅞	1,017	-	452
679,453	-	-	107,622	5,725	4½	1,176	-	417
98,749	-	-	17,985	162	4½	399	-	154
14,121	-	-	4,945	3	4	47	-	24
94,763	-	-	34,685	149	4	303	-	145
1,674,414	-	1,073	220,594	36,277	4¾	2,835	-	1,520
35,210	-	-	3,012	82	4½	152	-	36
23,175	-	-	7,488	11	4	164	-	125

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BOSTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Latvian	31,266	28,143	64,441	2,556	-	1,506	127,912
Liberal	2,584	-	-	117	-	32,164	34,865
Liberty	90,749	53,474	67,439	8,065	-	-	219,727
Lord Beaconsfield	204,176	31,522	12,752	4,352	-	645	253,447
Maccabee	46,944	-	6,428	666	-	-	54,038
Marillac	49,032	-	6,383	2,679	-	-	58,094
Mascot, The	36,137	44,285	37,000	3,395	-	295	121,112
Memorial	39,233	-	31,000	2,907	-	1,308	74,448
Mohliwer	165,231	19,137	33,693	19,868	-	80	238,009
Moreland	215,400	-	5,580	9,184	-	68	230,232
Morgan Memorial	13,088	-	13,439	21,022	-	-	47,549
Mortons Employees	6,563	-	31,291	3,859	-	-	41,713
MTA Employees	4,563,394	-	1,229,565	81,091	-	-	5,874,050
Navy Building	262,956	10,181	71,405	28,929	-	241	373,712
Navy Yard Employees	680,021	720,918	211,130	72,346	-	1,195	1,685,610
New Haven Railroad Employees	2,380,808	2,552,211	1,922,344	151,284	-	200,000	7,206,647
Noddle Island	535,450	902,472	119,211	61,614	-	407	1,619,154
One-Twenty	119,548	5,679	4,338	3,814	-	232	133,611
Overland	116,515	-	50,793	30,210	-	549	198,067
Plan	171,306	-	217,663	11,485	-	-	400,454
Pressers Union Local 12 ILGWU	36,719	-	13,271	5,362	-	164	55,516
Produce Terminal	65,010	-	2,632	1,422	-	217	69,281
Redberry	46,814	-	361	4,113	-	-	51,288
Rex	213,778	-	141,887	27,472	-	-	383,137
R L D A	2,061	-	6,788	982	-	-	9,831
Roxbury Independent Seaver	68,477	14,225	527	6,638	-	163	90,030
Security Employees	32,242	-	12,391	2,721	-	-	47,354
Social Service	226,734	-	31,682	16,271	-	30	274,717
Square Deal	446,297	1,050,613	755,184	54,662	-	9,450	2,316,206
State Employees	21,855	-	14,852	4,488	-	-	41,195
State Employees	1,282,215	-	81,843	119,597	-	54	1,483,709
T & H Employees	53,619	-	41,038	7,897	-	-	102,554
Telephone Workers	6,831,921	-	502,489	128,491	-	1,722	7,464,623
Thriftway	9,917	-	68	3,620	-	28	13,633
T R I B	126,808	-	12,290	5,707	-	-	144,805
Victory	33,405	-	63	863	-	-	34,331
Wales Mfg. Co. Employees	15,067	-	4,478	637	-	-	20,182
Washington	46,313	-	53,393	4,333	-	-	104,039
Welcome	42,505	-	6,081	4,417	-	-	53,003
Welfare	28,315	-	28,777	461	-	-	57,553
Wellington	40,799	-	21,846	1,222	-	260	64,127
Whitson, The	155,690	95,899	33,532	15,188	-	-	300,309
Zaslav Volin	49,828	-	40,936	11,851	-	-	102,615
BRAINTREE							
Walworth	18,947	-	87,123	235	-	176	106,481
BRIDGEWATER							
Bridgewater	580,733	579,925	355,798	62,769	23,672	4,453	1,607,350
BROCKTON							
Barbourwelt	28,939	-	13,515	255	-	-	42,709
Brockton	2,396,972	2,976,964	988,297	123,522	89,325	177	6,575,257
Brockton Brotherhood	757,043	1,156,930	123,177	22,624	-	68	2,059,842
Brockton EMSR	74,787	21,643	6,411	8,882	-	3,793	115,516
Brockton Firemens	71,327	-	87,877	9,941	-	-	169,145

†Figures used as of last examination date, September, 1964.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
5,171	118,831	-	3,621	289	5	222	130	67
20,317	-	-	13,146	1,402	-	90	-	60
178,751	-	-	40,849	127	4	498	-	196
212,204	-	1,044	39,936	263	4½	933	-	418
34,895	-	-	19,028	115	4½	219	-	125
51,007	-	-	7,067	20	4¾	192	-	136
97,409	-	-	23,637	66	4	374	-	102
63,598	-	-	10,843	7	4½	247	-	161
195,922	-	-	42,062	25	4½	504	-	190
204,326	-	-	25,818	88	4½	466	-	295
41,052	-	-	6,494	3	2½	360	-	138
31,699	-	-	10,009	5	4½	82	-	32
4,752,800	-	-	1,117,782	3,468	2½	5,734	-	5,318
333,803	-	10,645	29,051	213	4½	913	-	487
1,517,838	-	88	166,604	1,080	4½	3,922	-	1,970
5,795,886	-	-	1,407,729	3,033	4½	7,820	-	3,905
1,241,528	9,802	-	366,544	1,280	4¾	1,889	12	1,071
120,376	-	-	13,227	8	5	470	-	149
107,437	-	-	90,603	27	4	423	-	280
325,030	29,512	-	45,861	51	6	701	53	371
48,714	-	-	6,800	2	4	276	-	143
54,613	-	-	14,609	59	4½	282	-	166
42,442	-	-	8,840	6	4¾	301	-	96
280,283	-	20,587	81,420	847	4¾	790	-	440
9,501	-	-	246	84	-	57	-	13
75,361	-	-	14,472	197	4	246	-	105
36,906	-	-	10,441	7	5	126	-	72
244,345	-	-	30,159	213	4½	780	-	374
1,920,132	45,850	-	348,690	1,534	4½	3,273	28	888
31,825	-	-	9,360	10	4	121	-	56
1,190,510	3,880	-	278,414	10,905	4½	4,198	10	1,941
87,325	-	-	14,784	445	4¾	243	-	135
5,252,231	-	-	1,717,118	495,274	4½	13,199	-	6,925
11,385	-	-	2,245	3	4	82	-	41
124,763	-	-	19,094	947	5	242	-	174
24,170	-	-	10,153	8	2	124	-	81
13,986	-	3,558	2,636	2	3	122	-	50
85,549	-	-	18,464	26	4	278	-	125
49,204	-	-	3,794	5	2½	201	-	133
46,389	-	-	11,021	143	5	181	-	93
64,080	-	-	-	47	-	208	-	114
212,909	-	3,186	73,041	11,173	3½	741	-	319
86,247	-	-	16,298	70	5½	253	-	125
11,166	75,520	-	19,743	52	5	375	210	157
1,381,235	-	55,030	123,920	47,165	4¾	2,579	-	1,060
35,668	-	-	6,884	157	4¼	104	-	99
5,813,973	-	59,239	700,835	1,210	4½	5,865	-	2,976
1,690,262	21,375	74,710	269,914	3,581	5	1,848	36	1,130
89,323	-	6,207	19,020	966	4	172	-	97
152,094	-	-	16,994	57	4¾	478	-	184

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
BROCKTON (Continued)	\$	\$	\$	\$	\$	\$	\$
Brockton Postal Employees	146,554	-	54,513	10,164	-	-	211,231
Brockton Taunton Gas Employees	44,811	-	91,157	10,020	-	-	145,988
Campello	200,407	24,972	39,179	10,619	3,494	-	278,671
Crecent, The	1,788,210	2,919,709	806,120	114,509	169,606	192	5,798,346
Edico	165,418	91,193	116,197	2,971	-	-	375,779
Lafayette	92,252	162,671	158,223	12,509	-	-	425,655
Producers Dairy Employees	17,155	-	5,097	3,844	-	242	26,338
BROOKLINE							
Brookline Municipal	772,115	1,412,484	179,770	38,760	60,707	10,424	2,474,260
Longwood	142,586	12,653	1,127	9,830	-	-	166,196
CAMBRIDGE							
Bay State	342,647	198,936	188,667	11,195	-	1,238	742,683
Cambridge Portuguese	116,823	917,644	283,462	31,348	-	896	1,350,173
Cambridge Utilities Employees	222,920	-	89,172	3,326	-	-	315,418
Central	11,309	-	7,764	5,818	-	-	24,891
C T C	105,074	15,866	11,861	7,660	-	4,190	144,651
Darex	504,184	-	70,039	664	-	-	574,887
Elm	48,706	-	26,990	20,576	-	-	96,272
Harvard University Employees	1,487,518	1,335,542	750,510	90,200	-	176	3,663,946
Inman	9,344	-	5,273	1,384	-	84	16,085
M B CO	14,955	-	2,228	1,729	-	-	18,912
Simco	284,934	27,960	407,776	17,873	-	850	739,393
Woven Hose Employees	76,810	-	58,475	1,735	-	163	137,183
CANTON							
555	6,553	-	10	1,024	-	-	7,587
Plymouth Rubber	94,863	-	66,307	807	-	-	161,977
CHARLTON							
Charlton	59,542	-	33,886	6,690	-	502	100,620
CHELSEA							
American Independent	59,395	-	1,852	393	-	113	61,753
Atlantic	110,986	-	5,403	11,728	-	2,326	130,443
Benjamin Franklin	225,021	3,743	34,682	15,942	-	100	279,488
Carmel	1,361,110	1,072,789	941,384	85,516	107,513	3,078	3,571,390
Chelsea	1,149,871	95,319	86,781	5,775	-	1,730	1,339,476
Chestnut	17,871	-	7,295	3,126	-	383	28,675
Congress	19,661	-	8,101	4,909	-	-	32,671
Continental	152,873	-	23,832	5,210	-	313	182,228
Independent	97,028	-	7,398	11,121	-	393	115,940
Jogues	13,755	-	40,488	2,326	-	131	56,700
Judaeen	24,422	5,430	23,946	5,497	-	75	59,370
Madison	26,985	-	8,972	3,507	-	10	39,474
Ponedeler	192,178	-	8,896	6,279	-	404	207,757
Walnut	27,792	-	3,276	4,703	-	375	36,146
Winnisimmet	196,774	77,457	39,084	11,514	-	-	324,829

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
174,046	372	90	34,795	1,928	4½	405	1	243
131,009	-	-	14,979	-	4¼	287	-	138
241,562	552	11,503	24,789	265	4¼	907	13	437
4,936,342	41,760	133,442	632,512	54,290	4¼	6,460	24	2,156
317,705	-	-	57,978	96	5	341	-	180
350,248	-	11,596	63,785	26	4½	687	-	146
23,378	-	-	1,417	1,543	4¼	88	-	52
2,184,810	-	-	287,392	2,058	4⅛	2,621	-	1,547
149,113	-	-	17,070	13	4¼	464	-	188
601,258	-	-	140,916	509	4	1,214	-	804
1,208,887	-	-	138,746	2,540	4¼	1,221	-	422
285,650	-	-	29,548	220	4	719	-	410
20,061	-	-	4,806	24	½	62	-	24
129,649	-	-	14,159	843	5	260	-	162
473,409	-	-	96,065	5,413	5	1,005	-	760
83,437	-	-	12,675	160	4¼	178	-	101
3,203,856	-	14,493	337,478	108,119	4½	4,617	-	2,222
13,574	-	-	2,509	2	4	81	-	26
15,032	-	-	3,804	76	5	68	-	37
643,601	-	-	95,666	126	4½	685	-	465
116,785	-	-	19,150	1,248	4	480	-	252
7,091	-	24	472	-	-	129	-	18
132,362	-	-	26,613	3,002	5	537	-	315
94,259	-	1,943	4,418	-	4½	512	-	122
41,508	-	-	19,910	335	3.1875	176	-	125
114,288	-	-	14,445	1,710	4½	426	-	246
193,170	-	-	86,091	227	2	842	-	719
2,924,224	-	46,549	592,511	8,106	4¼	4,756	-	3,220
1,164,175	-	17,749	156,931	621	4¼	2,567	-	1,945
18,674	-	-	9,988	13	4	105	-	61
26,059	-	-	6,610	2	4	93	-	52
138,864	-	10,516	32,286	562	2½	529	-	345
90,114	-	-	25,330	496	4	441	-	283
52,109	-	-	4,579	12	3	235	-	67
48,017	-	-	11,291	62	2	153	-	52
26,792	-	3,937	8,633	112	3½	267	-	146
187,851	-	346	19,286	274	5	558	-	367
26,893	-	-	9,184	69	3	197	-	95
262,174	-	-	61,773	882	4¼	919	-	296

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
CHICOPEE							
Aldenville	572,137	426,034	120,869	102,415	-	990	1,222,445
Chicopee Teachers . . .	9,608	-	10,662	4,599	-	-	24,869
Dairy	22,959	-	17,132	12,708	-	44	52,843
F. W. Sickles Employees .	229,200	303,115	119,494	24,443	-	972	677,224
Polish National	313,375	3,336,691	1,222,527	193,268	36,000	591	5,102,452
Spalding Employees . . .	257,980	209,604	63,473	45,830	-	-	576,887
Springfield Rendering Employees	7,528	-	3,504	708	-	-	11,740
Texco	24,621	-	16,490	3,932	-	-	45,043
Willimansett	277,947	16,760	58,416	17,027	-	377	370,527
CLINTON							
Colonial Press	411,261	173,568	201,503	20,585	-	92	807,009
CONCORD							
G R	272,447	466,975	336,205	66,227	-	243	1,142,097
DANVERS							
Babco Employees	10,893	-	3,248	1,966	-	-	16,107
Essex Agricultural	34,371	-	39,853	2,263	-	-	76,487
DEDHAM							
Hersey Employees	51,090	-	64,616	25,195	-	-	140,901
Rust Craft	381,780	-	85,635	23,631	-	260	491,306
Westinghouse Employees .	21,953	-	9,228	2,228	-	41	33,450
DOUGLAS							
Hayward-Schuster Employees	128,660	63,957	374,607	7,750	-	17,154	592,128
EASTHAMPTON							
Hampeo	79,276	-	31,056	4,597	-	-	114,929
EVERETT							
Carmote Employees	8,450	-	17,175	11,023	-	-	36,648
Everett	304,895	590,486	29,690	31,495	-	-	956,566
Everett Police	42,600	-	8,100	464	-	-	51,164
Garden Street	65,723	-	15,172	5,788	-	82	86,765
Merchemco	375,309	499,717	90,141	26,615	-	2,683	994,465
Octane	48,021	-	18,206	3,572	-	-	69,799
Wapico	11,773	-	8,816	1,775	-	-	22,364
FALL RIVER							
Corky Row	122,652	11,151	41,616	8,800	-	614	184,833
Fall River Boys Club . . .	24,597	-	15,278	1,806	-	105	41,786
Fall River Municipal Employees	1,967,139	4,408,786	937,715	205,385	-	-	7,519,025
Fall River Postal Employees	159,206	76,599	20,000	17,042	-	-	272,847
Kavodian	64,141	-	15,799	4,519	-	265	84,724
St. Anne's	2,471,984	2,379,561	1,407,682	57,914	66,131	120,474	6,503,746

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
1,069,986	-	24,095	96,777	31,587	4½	2,058	-	805
21,111	-	-	3,741	17	4	200	-	39
37,432	-	-	14,938	473	4	73	-	45
597,524	-	-	77,904	1,796	3¾	1,335	-	454
4,600,425	-	36,375	464,714	938	4	4,353	-	900
503,995	-	-	67,358	5,534	4	1,208	-	470
9,386	-	-	2,354	-	6	60	-	42
33,152	-	-	11,595	296	4½	119	-	72
332,627	-	6,895	30,653	352	4½	869	-	406
656,227	-	-	150,365	417	4½	1,139	-	518
1,034,263	-	-	107,831	3	5½	860	-	449
14,554	-	-	1,266	287	4	167	-	63
56,353	11,238	-	8,891	5	4½	399	102	77
129,662	-	-	10,425	814	4	298	-	166
428,650	-	-	57,148	5,508	4¼	839	-	590
28,137	-	-	4,774	539	4	291	-	155
484,487	-	9,362	97,888	391	4	801	-	265
99,048	-	-	15,370	511	4½	244	-	146
24,519	-	4,504	7,625	-	4¼	93	-	36
845,833	-	-	110,431	302	4¼	1,032	-	417
35,109	-	-	16,055	-	4½	193	-	81
73,548	-	-	12,963	254	4	170	-	119
869,479	-	-	124,717	269	4	910	-	630
31,932	-	-	37,824	43	4	190	-	117
10,047	-	-	12,281	36	4	68	-	45
135,793	-	28,360	19,284	1,396	4	593	-	216
35,410	-	-	6,330	46	3	323	-	76
6,777,253	-	62,755	675,580	3,437	2	8,423	-	2,726
242,948	-	-	29,786	113	4½	601	-	317
67,928	-	-	16,461	335	4½	217	-	84
5,747,569	-	-	752,080	4,097	4	10,594	-	3,052

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
FITCHBURG							
Cleghorn	999,835	1,389,632	791,688	163,394	-	1,254	3,345,803
Crobank	135,715	-	210,514	45,256	-	639	392,124
Falpaco	14,627	-	31,309	3,831	-	-	49,767
F. I. A.	247,838	-	13,881	23,442	-	-	285,161
Filestra	3,021	-	-	4,481	-	24	7,526
Fitchburg I-C	1,616,564	4,754,340	632,838	153,772	-	2,350	7,159,864
Fitchburg Postal Employees	49,921	2,096	5,592	2,490	-	-	60,099
Fitchco	392,836	-	115,147	12,469	-	68	520,520
Senco	35,338	-	8,977	3,808	-	93	48,216
Simonds Employees . .	169,290	-	418,124	23,631	-	-	611,045
Tri-City	21,223	-	10,973	5,395	-	78	37,669
Workers	935,685	5,910,773	2,377,771	103,386	32,500	17	9,360,132
FRAMINGHAM							
D. M. C.	161,989	-	677,503	25,703	-	-	865,195
Eastern	14,344	-	40,388	3,064	-	-	57,796
Framingham UAW . . .	247,086	-	100,913	15,039	-	40	363,078
Independent Hebrew . .	18,192	-	10,401	1,972	-	-	30,565
FRANKLIN							
Thomson	34,978	-	23,294	4,275	-	67	62,614
GARDNER							
Gardner Franco-American .	2,444,750	1,972,396	864,436	144,511	166,334	1,520	5,593,947
Gardner Polish-American .	140,039	141,778	40,563	14,700	-	660	337,740
GLOUCESTER							
40-Fathom	7,272	-	27,793	1,886	-	-	36,951
Gloucester	37,015	-	3,716	1,206	-	-	41,937
Gloucester Fire Department	16,945	-	4,701	1,475	-	-	23,121
Gloucester Municipal . .	43,951	-	57,438	4,293	-	1,791	107,473
Gloucester Teachers Association	12,178	-	2,050	11,759	-	-	25,987
GREENFIELD							
G. T. & D.	206,392	-	91,290	18,669	-	-	316,351
Treasure	56,811	-	34,119	7,269	-	-	98,199
GROTON							
Hovoco	17,280	-	65,646	1,673	-	-	84,599
Nashoba	157,731	-	26,445	5,597	-	-	189,773
HAVERHILL							
Haverhill	17,435	-	6,505	3,259	-	-	27,199
Haverhill Fire Department	87,680	93,167	15,170	4,931	-	173	201,121
Haverhill Italian American	372,009	913,023	194,390	54,791	10,000	35	1,544,248
Haverhill Police Department	34,111	-	14,085	2,365	-	913	51,474
Haverhill Postal Employees	51,776	-	17,653	1,949	-	-	71,378
Haverhill Teachers . . .	66,283	105,739	86,765	95,194	-	1,035	355,016
M E E C Employees . . .	26,885	-	9,330	1,129	-	-	37,344

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
3,079,344	-	37,019	226,780	2,660	4 $\frac{3}{8}$	3,866	-	1,442
344,245	-	-	41,238	6,641	4 $\frac{1}{2}$	1,064	-	439
32,092	3,017	-	14,623	35	5 $\frac{1}{2}$	158	16	63
269,856	-	-	14,870	435	4 $\frac{1}{4}$	595	-	390
5,414	-	-	2,112	-	5	39	-	20
6,347,364	3,384	11,446	787,222	10,448	4 $\frac{1}{2}$	7,063	3	4,999
46,945	-	-	12,824	330	5	176	-	81
436,873	-	-	83,333	314	5 $\frac{1}{2}$	617	-	404
33,848	1,026	-	12,074	1,268	5	107	14	56
543,630	-	-	66,407	1,008	5	892	-	370
28,279	4,266	-	5,124	-	4 $\frac{1}{2}$	115	7	36
7,923,577	-	-	1,435,676	879	4 $\frac{1}{2}$	5,234	-	2,647
779,125	-	-	86,020	50	4	1,745	-	634
33,739	-	-	23,772	285	5	112	-	43
308,900	-	-	53,730	448	4 $\frac{1}{2}$	1,466	-	642
25,352	-	-	5,213	-	4	138	-	40
54,070	-	-	8,541	3	4 $\frac{1}{2}$	88	-	62
4,971,579	-	30,664	585,970	5,734	4 $\frac{1}{2}$	7,309	-	3,596
303,103	-	2,967	31,491	179	4	599	-	227
27,330	-	-	9,272	349	4	55	-	28
24,526	-	-	17,163	248	5	114	-	68
19,570	-	-	3,551	-	4 $\frac{1}{2}$	68	-	46
97,433	-	-	9,962	78	4	214	-	104
22,253	-	-	3,730	4	4	149	-	51
263,580	-	-	52,769	2	4 $\frac{1}{2}$	785	-	454
66,905	9,559	7,663	14,072	-	4 $\frac{1}{8}$	127	46	99
74,561	-	-	10,037	1	6	300	-	75
165,782	-	-	23,003	988	5	515	-	274
21,910	-	-	5,287	2	4 $\frac{1}{2}$	89	-	38
175,382	-	-	25,651	88	4 $\frac{1}{4}$	425	-	106
1,357,428	-	25,220	157,808	3,792	4 $\frac{1}{4}$	1,370	-	647
44,034	-	-	7,381	59	3 $\frac{1}{2}$	127	-	84
57,420	-	-	13,958	-	5	189	-	97
257,029	-	57,517	40,233	237	4 $\frac{1}{2}$	339	-	106
32,216	-	-	4,904	224	4 $\frac{1}{4}$	130	-	68

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
HOLYOKE							
Holyoke	50,851	630,664	281,606	55,277	-	-	1,018,398
Holyoke Municipal Employees	224,354	-	13,176	2,693	-	-	240,223
Holyoke Postal	14,194	-	10,976	3,318	-	-	28,488
Holyoke Teachers	24,470	-	2,877	1,288	-	-	28,635
Nablanke	41,955	-	30,081	3,997	-	321	76,354
†Prentiss Wire	4,871	-	2,272	125	-	206	7,474
Tecnifax Employees	111,343	-	36,203	3,605	-	1,161	152,312
HOPEDALE							
Melco	142,821	-	41,911	25,380	-	-	210,112
IIUDSON							
Lapointe Employees	164,645	-	52,339	7,830	-	103	224,917
LAWRENCE							
Elgasco	88,798	-	109,526	12,919	-	-	211,243
Emastryco	16,629	-	15,210	1,421	-	-	33,260
Lawrence	500,209	552,348	150,309	78,655	-	80,000	1,361,521
Lawrence Firefighters	183,983	97,199	49,950	22,545	-	370	354,047
Lawrence Modern	81,482	-	4,709	5,515	-	-	91,706
Lawrence Postal Employees	56,215	-	2,120	2,198	-	-	60,533
Lawrence Teachers	97,149	-	61,361	9,018	-	-	167,528
Marconi	116,946	100,953	40,511	14,488	-	80	272,978
Prospect Hill Presbyterian	2,359	-	2,327	1,675	-	-	6,361
LEOMINSTER							
Doyle Works	13,483	-	101,956	15,199	-	20	130,658
Leominster	135,026	-	2,588	7,447	-	326	145,387
Pyralt Employees	842,062	239,599	840,327	59,035	-	-	1,981,023
LOWELL							
Highland	94,538	2,465	14,316	1,057	-	253	112,629
Ideal	44,801	-	13,766	6,201	-	150	64,918
Jeanne d'Arc	400,007	3,847,303	1,535,730	343,186	50,000	-	6,176,226
Lowell	60,104	114,110	22,190	1,780	-	-	198,184
Lowell Electric Light Employees	76,347	-	53,500	9,095	-	60	139,002
Lowell EMSR	20,202	-	10,857	1,031	-	-	32,090
Lowell Firemens Club	230,003	-	35,196	4,228	-	-	269,427
Lowell Postal Employees	26,994	-	2,213	1,302	-	-	30,509
Northern Massachusetts Telephone Workers	576,509	950,043	163,587	6,841	-	3,448	1,700,428
LYNN							
Brotherhood	1,158,530	1,413,541	491,231	60,244	-	50,000	3,173,546
General Electric River Works Employees	2,477,759	-	880,421	22,657	-	-	3,380,837
Greek Community	258,718	80,331	97,965	17,615	-	166	454,795
Labor Circle	150,261	36,343	100,921	6,544	-	763	294,832
Lynn	162,779	55,847	65,714	14,239	-	-	298,579
Lynn Municipal Employees	55,729	-	128,000	9,494	-	957	194,180
Lynn Police	101,716	68,378	30,000	9,349	-	-	209,443
Lynn Postal District Employees	223,619	-	16,560	4,138	-	-	244,317
Lynn Teachers	85,705	-	500	4,464	-	270	90,939
St. Jean Baptiste	235,078	795,546	313,817	28,387	11,396	-	1,384,224
West Lynn G. E. Employees	850,610	-	99,166	31,910	-	478	982,164

†June 30, 1964 figures used.

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
831,629	-	-	186,227	542	4¼	571	-	189
197,904	-	-	39,617	2,702	5½	484	-	409
20,066	-	-	8,421	1	4½	202	-	78
23,468	-	-	5,090	77	4¼	181	-	44
66,839	-	-	9,513	2	4	618	-	241
4,433	-	-	2,938	103	4	73	-	60
133,899	-	-	18,193	220	4½	368	-	169
181,428	-	-	28,596	88	4½	305	-	189
174,872	-	-	48,311	1,734	4½	375	-	278
147,097	-	-	61,312	2,834	5	318	-	228
19,153	-	-	14,107	-	3	57	-	40
1,056,052	19,675	9,650	272,945	3,199	4½	2,643	48	907
307,430	-	2,307	43,287	1,023	5	641	-	201
72,162	-	-	19,297	247	4½	335	-	143
49,932	-	-	10,546	55	5½	199	-	117
135,279	-	-	30,297	1,952	4½	318	-	105
227,488	-	1,033	44,081	376	4½	613	-	202
5,329	-	-	1,032	-	4	84	-	7
101,106	-	15,181	14,370	1	4	314	-	65
131,794	-	2,769	9,405	1,419	4½	402	-	164
1,693,693	-	78,824	207,672	834	4½	2,037	-	1,254
84,888	-	-	27,703	38	4¼	298	-	130
48,028	-	-	16,740	150	4¾	253	-	121
5,329,873	-	-	845,611	742	4¾	5,435	-	1,173
152,490	-	-	45,519	175	4¼	283	-	144
113,378	-	-	25,252	372	4¼	240	-	109
24,905	-	-	7,020	165	5	73	-	45
233,297	-	-	35,924	206	5¼	544	-	380
22,627	-	-	7,849	33	5¼	173	-	87
1,322,091	-	-	371,540	6,797	4½	3,255	-	1,420
2,773,353	-	-	392,636	7,557	5	2,456	-	1,073
2,808,596	-	-	566,689	5,552	4½	8,322	-	4,530
407,130	-	-	44,287	3,378	4¼	827	-	334
246,175	-	-	48,648	9	4	991	-	296
234,044	-	-	62,116	2,419	4¼	597	-	270
177,913	-	-	16,164	103	4	526	-	256
170,083	-	-	39,224	136	4½	349	-	182
188,120	-	-	53,867	2,330	6	647	-	360
70,884	-	-	19,855	200	4¼	420	-	155
1,139,440	48,977	19,986	171,888	3,933	4¼	2,061	87	527
772,972	-	-	202,528	6,664	4	2,090	-	1,758

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
MALDEN							
Bell Rock	36,745	3,631	12,006	2,632	-	270	55,284
Cosmopolitan	45,575	-	17,484	7,738	-	133	70,930
Malden City Employees	61,130	-	10,000	20,052	-	-	91,182
Malden G. & E. Employees	532,600	392,048	281,984	24,686	-	-	1,231,318
Progressive Workmens	863,174	3,643,895	2,508,253	66,207	21,000	-	7,102,529
MANSFIELD							
Mansfield	687,765	219,585	153,001	19,280	-	974	1,080,605
MARBLEHEAD							
Marblehead	30,700	-	11,216	136	-	22	42,074
MARLBORO							
St. Mary's Parish	63,734	1,700	33,302	17,476	-	-	116,212
MAYNARD							
Maynard Consumers	158,203	218,915	280,401	16,723	-	756	674,998
MEDFORD							
Medford Municipal Employees	153,513	-	194,946	21,542	-	-	370,001
Mystic	8,836	-	-	1,342	-	13	10,191
MEDWAY							
Medway	23,432	-	12,145	1,711	-	-	37,288
MIDDLEBORO							
Nemasket	19,755	-	23,404	5,661	-	-	48,820
MILFORD							
Milford	4,866	-	7,733	3,703	-	-	16,302
MILLBURY							
High Carbon	168,537	-	71,614	29,117	-	-	269,268
Millbury	1,567,138	679,988	211,112	113,017	12,727	3,977	2,587,959
Worcester Teachers	217,480	-	42,219	2,217	-	-	261,916
NEEDHAM							
Needham School Employees	10,977	-	5,837	659	-	-	17,473
NEW BEDFORD							
Aerovox Employees	88,672	-	167,571	11,183	-	-	267,426
Citizens	465,390	83,930	146,902	20,881	-	738	717,841
Continental Employees	147,609	247,586	57,833	31,151	-	-	484,179
New Bedford Gas & Edison Light Company Employees	176,425	-	147,639	10,517	-	-	334,581
New Bedford Municipal Employees	143,921	348,820	63,163	30,320	-	-	586,224

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
45,734	-	-	9,349	201	4	253	-	120
57,514	-	-	13,416	-	3¼	177	-	107
62,052	-	-	28,927	203	5	414	-	254
1,070,612	-	14,193	138,681	7,832	5	810	-	714
6,128,570	-	45,659	927,160	1,140	4½	6,418	-	1,300
959,865	-	-	115,324	5,416	4½	2,649	-	1,054
34,131	-	-	6,572	1,371	4½	288	-	90
46,795	43,801	9,874	15,066	676	4	762	643	98
608,065	-	19,569	46,966	398	4¼	1,042	-	366
309,176	-	-	59,191	1,634	4¼	675	-	485
8,314	-	-	1,843	34	-	56	-	24
33,286	-	-	3,995	7	4½	150	-	39
43,061	-	-	5,756	3	4	301	-	149
9,192	-	-	7,110	-	-	48	-	10
227,745	-	-	41,522	1	5	315	-	220
2,185,666	-	67,403	314,638	20,252	2¼	4,325	-	2,332
209,884	-	-	30,716	21,316	3¼	766	-	336
16,569	-	-	904	-	5	143	-	26
237,008	-	-	30,396	22	4½	782	-	304
631,657	-	-	85,719	465	4¾	1,897	-	722
378,320	-	-	105,524	335	4½	513	-	224
167,916	88,426	-	78,231	8	5½	753	351	345
525,804	-	-	59,421	999	5	1,543	-	374

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
NEW BEDFORD (Continued)	\$	\$	\$	\$	\$	\$	\$
New Bedford Postal Employees	66,492	-	10,000	6,935	-	-	83,427
Press Radio	8,773	-	27,847	3,723	-	-	40,343
Revere Copper & Brass Employees	204,574	-	336,873	1,862	-	296	543,605
St. Anne	47,532	762,381	369,237	52,910	17,623	663	1,250,346
Southern Massachusetts Telephone Workers	993,966	353,083	156,359	50,068	-	3,008	1,556,484
U-Strayco	36,630	36,354	59,819	7,789	-	262	140,854
NEWBURYPORT							
Newburyport	3,822	-	4,821	4,619	-	130	13,392
Towle Employees	42,263	-	60,777	3,567	-	-	106,607
NEWTON							
Easincos Employees	6,652	-	474	3,485	-	136	10,747
Newton Municipal	83,910	-	37,694	8,781	-	394	130,779
Newton Teachers	25,771	-	1,200	1,331	-	-	28,302
Royal	392	-	-	772	-	-	1,164
NORTH ADAMS							
Hoosac Employees	44,105	-	20,055	1,056	-	17	65,233
Sprague Electric	1,333,379	43,933	778,226	69,293	-	40,814	2,265,645
NORTHBRIDGE							
K B	38,329	-	60,826	814	-	-	99,969
W. M. W.	887,280	-	288,025	45,156	-	-	1,220,461
NORTON							
Fernandes Employees	58,922	-	-	14,748	-	-	73,670
NORWOOD							
M and N Employees	126,790	-	16,910	14,702	-	-	158,402
Marrud Employees	18,685	-	4,174	3,042	-	-	25,901
Neponset Valley Postal Employees	54,081	-	3,595	574	-	-	58,250
Norwood School Employees	45,472	-	4,740	1,932	-	-	52,144
Plimpton	254,848	-	186,457	14,853	-	1,295	457,453
ORANGE							
Orange	768,925	59,705	47,392	4,892	-	-	880,914
PALMER							
Elco Club	73,467	-	112,558	4,783	-	-	190,808
General Package	116,316	-	78,650	922	-	54	195,942
Wick-Spring Employees	91,761	-	31,035	17,365	-	173	140,334
PEABODY							
A. C. Lawrence Employees	236,127	-	78,172	15,388	-	152	329,839
Hellenic	232,239	315,949	37,483	6,557	-	976	593,204
Luso-American	173,220	-	4,451	9,084	-	200	186,955
Popular	41,376	-	13,227	1,254	-	-	55,857

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
70,103	-	-	12,559	765	5	319	-	147
36,550	-	-	3,788	5	3½	179	-	60
467,597	-	-	69,271	6,737	4¾	641	-	305
1,047,173	-	-	202,295	878	4½	989	-	279
1,350,105	-	-	205,715	664	5	2,256	-	1,388
114,372	-	-	26,275	207	4¼	186	-	101
6,955	-	-	6,436	1	2	128	-	13
89,966	-	-	16,628	13	4	224	-	101
8,450	-	-	2,277	20	-	58	-	42
110,963	-	-	19,692	124	4¼	628	-	261
23,712	-	-	4,582	8	4	360	-	100
1,110	-	-	32	22	-	22	-	5
51,764	-	-	13,449	20	4½	200	-	87
1,828,971	-	-	401,603	35,071	4¾	3,182	-	1,717
83,216	-	-	16,748	5	4½	157	-	80
997,497	-	-	217,946	5,018	4	2,601	-	1,358
69,045	-	-	4,325	300	4½	551	-	452
135,261	-	7,438	12,300	3,403	2	430	-	266
23,061	-	1,687	1,153	-	4⅞	134	-	63
51,214	-	-	7,030	6	4½	374	-	175
46,292	-	-	5,851	1	3½	186	-	96
400,616	-	-	41,659	15,178	4¼	788	-	372
784,422	-	-	95,711	781	4⅝	1,527	-	876
171,237	-	-	19,536	35	4	189	-	93
180,843	-	-	13,845	1,254	4	345	-	179
110,384	-	7,431	22,158	361	4⅞	357	-	154
255,005	-	-	71,232	3,602	4¾	1,081	-	734
521,026	-	-	71,802	376	4⅞	932	-	390
161,692	-	5,662	15,488	4,113	4⅝	541	-	294
43,779	-	-	10,881	1,197	3	180	-	84

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
PITTSFIELD							
Berkshire	115,560	-	737	2,635	-	-	118,932
Eagle	91,736	-	551	1,021	-	718	94,026
EPCO Employees	88,250	-	9,229	2,363	-	-	99,842
Pittsfield G. E. Employees	2,709,827	-	1,689,063	23,761	-	1,389	4,424,040
Pittsfield Postal Employees	11,425	-	2,668	2,387	-	-	16,480
Pittsfield Teachers	244,107	-	99,234	12,525	-	-	355,866
PLYMOUTH							
Plymouth Cordage	84,033	123,463	330,172	12,356	-	-	550,024
QUINCY							
ILSNEC	42,282	-	4,043	5,775	-	-	52,100
Pneumatic	541,814	37,079	216,186	10,824	-	-	805,903
Presidents City	42,623	-	16,014	2,102	-	-	60,739
Quincy EMSR	56,411	-	39,213	3,135	-	-	98,759
Quincy Municipal	392,133	173,894	59,198	27,573	-	877	653,675
Quinwey	231,177	28,124	2,062	32,130	-	-	293,493
Wollaston	1,295,375	147,226	156,306	33,149	-	35	1,632,091
RANDOLPH							
Randolph	133,031	2,958	8,832	12,543	-	70	157,434
REVERE							
Revere Firefighters	30,129	-	3,000	5,669	-	646	39,444
Shirley	596,739	73,362	445,815	22,713	-	25	1,138,654
ROCKLAND							
Rockland	5,129,968	3,063,709	391,230	252,230	68,487	7,438	8,913,062
SALEM							
Northshore	292,047	30,693	78,814	11,610	-	1,165	414,329
St. Joseph Credit Union of Salem	297,874	1,777,761	672,167	67,514	26,651	2,114	2,844,081
Salem	81,457	-	57,316	7,834	-	131	146,738
Salem Italian American	95,098	-	13,412	3,337	-	130	111,977
Sylvania Employees	910,642	-	1,050,349	26,408	-	720	1,988,119
SAUGUS							
Saugus	415,606	423,311	95,834	56,792	35,345	326	1,027,214
SHARON							
Sharon	76,898	-	2,004	14,504	-	113	93,519
SHIRLEY							
Samson Cordage Employees	2,533	-	9,351	772	-	-	12,656
SOMERSET							
Somerset Community	1,086,709	789,394	190,014	58,097	-	1,806	2,126,020

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
101,678	-	-	17,032	222	5	185	-	130
61,293	24,500	-	8,193	40	5	126	13	97
85,938	-	3,215	9,435	1,254	5	353	-	196
3,633,081	-	-	782,125	8,834	4¾	7,028	-	3,940
12,736	-	-	3,744	-	6	112	-	59
319,943	-	-	32,753	3,170	4¾	485	-	233
481,639	8,911	-	59,274	200	3¾	549	291	192
44,935	-	-	7,021	144	8	104	-	71
708,963	-	-	96,656	284	5	741	-	480
46,166	-	-	14,535	38	3½	200	-	80
81,865	-	-	16,820	74	4	131	-	90
578,023	-	-	74,135	1,517	4½	1,220	-	725
223,768	-	-	69,301	424	4¼	253	-	182
1,454,358	-	-	177,189	544	4½	3,308	-	1,700
148,572	-	386	8,068	408	4¾	539	-	250
32,002	-	-	6,756	686	5	90	-	57
1,012,671	-	25,388	96,286	4,309	4¼	1,551	-	718
7,931,340	-	46,252	933,667	1,803	4½	9,892	-	5,397
349,940	-	-	63,934	455	4½	534	-	399
2,108,919	359,547	43,652	328,912	3,051	4¼	2,865	474	673
123,886	-	-	22,852	-	4½	442	-	152
90,404	-	6,197	15,371	5	4¼	398	-	188
1,142,807	-	478,460	352,809	14,043	3½	5,543	-	2,095
865,305	-	-	147,897	14,012	4	2,046	-	612
84,737	-	-	8,561	221	4½	281	-	129
8,064	-	-	4,507	85	4	61	-	30
1,898,156	-	-	226,745	1,119	4¼	3,080	-	1,379

LOCATION AND NAME (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
SOMERVILLE							
Bowker Employees	8,646	-	12,859	4,734	-	-	26,239
Colasso	167,480	-	12	11,135	-	-	178,627
Porter Employees, The	59,513	-	70,909	-	-	1,025	131,447
Swift Employees	64,443	-	50,976	4,373	-	71	119,863
SOUTHBIDGE							
Southbridge	786,425	1,708,292	1,166,739	60,411	-	-	3,721,867
SPRINGFIELD							
Alaco	122,579	-	34,370	4,750	-	174	161,873
American Bosch	641,129	495,701	616,987	55,835	-	1,241	1,810,893
Buxton Employees	357,475	-	345,196	1,547	-	402	704,620
Casa	665	-	-	3,491	-	-	4,156
Chapman, The	835,866	-	289,714	30,650	11,300	396	1,167,926
Cheney Bigelow	61,805	-	2,350	1,954	-	250	66,359
C L U	150,280	-	20,487	8,224	-	-	178,991
Diamond Match Employees	104,558	-	45,137	5,974	-	-	155,669
Embeco	225,676	-	137,358	1,880	-	44	364,958
John H. Breck Employees	161,069	-	125,459	23,314	-	-	309,842
Kelko	136,692	294,671	216,813	16,052	-	141	664,369
Maccabean Pythian	26,305	-	2,000	2,707	-	-	31,012
Massachusetts Mutual Employees	746,214	-	134,633	7,782	-	667	889,296
Monarch	276,244	-	68,241	5,723	-	29	350,237
Monsanto Plastics	1,394,631	883,742	857,330	2,561	-	927	3,139,191
Powers Paper Employees	23,098	-	6,136	432	-	-	29,666
Railway Express	10,401	-	4,044	1,231	-	-	15,676
Setco	56,535	-	91,195	3,335	-	-	151,065
Spasco	19,706	-	5,180	3,956	-	-	28,842
Springfield Armory	375,602	28,640	104,573	4,156	-	-	512,971
Springfield	69,908	-	47,303	8,134	-	-	125,345
Springfield FCA Employees	49,613	-	41,145	3,708	-	138	94,604
Springfield Franco-American Employees	107,098	11,278	27,286	5,336	-	-	150,998
Springfield, Mass. Municipal Employees	940,483	645,791	173,150	95,445	-	9,712	1,864,581
Springfield, Mass. Post Office Employees	309,738	57,667	225,121	26,147	-	294	618,967
Springfield Street Railway Employees	196,710	72,011	115,094	15,432	-	-	399,247
Springfield Teachers	922,291	-	418,448	8,954	-	25	1,349,718
Westco	328,210	211,723	399,000	43,456	9,981	1,379	993,749
Western Massachusetts Telephone Workers	2,717,110	385,014	530,800	89,311	-	239	3,722,474
SWAMPSCOTT							
Leon E. Abbott Post No. 57 (3)	5,158	1,000	596	1,386	-	42	8,182
TAUNTON							
Adams Post	10,607	27,878	28,787	382	-	-	67,654
Adayco	-	-	-	423	-	-	423
Taunton Postal Employees	21,365	-	20,000	3,021	-	1	44,387
WAKEFIELD							
Amlico	261,864	-	78,656	15,259	-	-	355,779
L. B. Evans Employees	12,796	-	126,953	1,474	-	-	141,223

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
23,762	-	-	2,083	394	4	58	-	36
129,944	-	-	48,672	11	5	510	-	257
110,994	-	9,356	10,991	106	4½	245	-	186
77,653	-	13,970	27,072	1,168	3½	433	-	178
3,239,185	-	100,619	372,580	9,483	4¼	3,908	-	1,408
120,779	-	21,955	9,165	9,974	4½	501	-	298
1,634,160	-	-	152,847	23,886	4¾	1,820	-	896
619,132	-	16,299	49,767	19,422	4½	727	-	465
4,107	-	-	49	-	-	129	-	11
1,047,383	-	11,002	104,609	4,932	4.1875	1,434	-	1,045
51,437	-	-	14,885	37	2½	163	-	89
146,010	-	9,622	13,139	10,220	4½	469	-	198
141,348	-	-	14,045	276	5	335	-	194
280,851	-	-	82,274	1,833	4½	615	-	421
264,282	-	-	42,728	2,832	2	404	-	245
593,613	-	-	70,755	1	4½	695	-	298
27,439	-	-	2,656	917	5	84	-	30
780,504	-	-	52,483	56,309	4½	1,788	-	882
298,244	-	-	51,869	124	4½	490	-	377
2,624,462	-	2,476	430,989	81,264	4¾	2,563	-	1,944
23,890	-	2,101	3,590	85	4½	89	-	60
13,397	-	576	1,694	9	4½	82	-	43
126,030	-	3,708	21,106	221	4½	247	-	155
27,088	-	-	1,752	2	4½	95	-	46
421,552	-	15,851	64,248	11,320	4½	1,392	-	746
101,811	16,345	-	6,024	1,165	4	126	14	63
79,673	-	4,016	10,915	-	3¾	100	-	47
125,148	-	-	23,571	2,279	4½	554	-	197
1,521,808	-	-	250,830	91,943	4½	3,007	-	1,687
491,567	-	-	121,027	6,373	5	877	-	485
320,029	-	4,343	72,527	2,348	5¾	441	-	393
1,242,964	-	-	105,263	1,491	4¾	1,352	-	687
859,080	-	7,260	123,636	3,773	4	1,521	-	693
3,131,045	-	73,534	432,277	85,618	5	4,002	-	2,764
6,657	-	-	1,520	5	-	110	-	43
57,359	-	-	10,275	20	4	165	-	49
423	-	-	-	-	-	59	-	-
37,171	-	-	7,214	2	4½	123	-	50
314,841	-	-	40,924	14	4½	867	-	512
123,198	-	-	18,013	12	4½	265	-	88

LOCATION AND NAME. (Words "Credit Union" omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WALPOLE							
H and V	5,003	-	117,945	9,986	-	953	133,887
Kendall Mills	49,080	25,883	68,887	4,724	-	-	148,574
Neponset	697,255	1,857,079	635,374	58,757	-	414	3,248,879
Walpole Municipal Employees	35,345	-	30,083	9,371	-	-	74,799
WALTHAM							
Grover Cronin	113,593	-	291,455	12,114	-	2,370	419,532
Middlesex Carmens	175,270	-	68,155	6,560	-	-	249,985
Raytheon Employees	3,593,594	-	1,000,569	165,487	-	933	4,760,583
Waltham Municipal Employees	136,937	-	13,106	18,930	-	-	168,973
WATERTOWN							
Arsenal Employees	167,798	-	88,082	18,664	-	-	274,544
Watertown Municipal	166,825	182,357	165,090	25,183	-	317	539,772
WEBSTER							
Webster	684,501	1,519,986	419,709	58,175	-	3,590	2,685,961
WESTFIELD							
Columbia Bicycle	204,287	23,540	45,945	3,373	-	735	277,880
Savage Arms Employees	352,733	303,541	327,290	20,917	-	12	1,004,493
Westfield Polish-American	9,297	-	9,562	1,683	-	-	20,542
WEST SPRINGFIELD							
General Fibre Employees	118,273	-	75,873	3,579	-	3,120	200,845
Gilbarco Employees	459,838	423,125	737,673	21,808	-	1,066	1,643,510
Perkins Gear	81,310	-	26,056	8,754	-	225	116,345
Vamco Employees	12,851	-	150	4,983	-	-	17,984
Wemelco	611,674	1,007,332	228,757	17,222	-	758	1,865,743
WICO Employees	84,257	-	137,406	487	-	-	222,150
WESTWOOD							
Westwood	40,341	-	4,900	1,521	-	-	46,762
WEYMOUTH							
Stetson Shoe Employees	50,918	-	106,093	10,817	-	549	168,377
Weymouth Town Employees	343,515	-	20,643	3,590	-	568	368,316
WINCHENDON							
Marquette	56,335	81,647	12,876	3,750	-	50	154,658
WINTHROP							
Beach	83,238	-	57,246	2,072	-	212	142,768
WOBURN							
Atlantic Gelatin	257,277	49,297	85,021	1,061	-	140	392,796
Woburn	66,795	21,007	375	29	-	1,183	89,389

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
118,791	-	-	15,095	1	5	153	-	41
72,295	46,550	2,512	27,143	74	5	785	214	260
2,602,803	262,369	-	383,218	489	4½	3,260	1,144	1,616
64,760	-	-	9,982	57	5	300	-	93
352,448	5,500	20,192	41,389	3	4¾	340	227	180
192,367	-	-	54,495	3,123	4½	220	-	167
3,990,096	-	-	761,040	9,447	4½	9,995	-	5,695
129,991	-	-	37,172	1,810	4½	425	-	329
236,564	-	-	36,993	987	4¾	1,248	-	575
484,524	-	-	52,692	2,556	4⅛	691	-	226
2,052,566	270,422	49,657	311,267	2,049	4¼	2,381	171	766
240,597	-	-	32,998	4,285	4½	356	-	204
889,311	-	-	100,628	14,554	5	981	-	487
3,091	-	-	8,138	9,313	-	63	-	30
175,532	-	7,000	18,289	24	6¼	274	-	165
1,455,417	-	-	183,204	4,889	4⅞	962	-	558
83,793	-	1,520	30,934	98	5	234	-	123
16,323	-	-	1,356	305	4½	147	-	78
1,688,551	-	-	177,212	-	5	1,109	-	779
185,358	-	755	35,808	229	4	371	-	198
36,919	-	-	9,566	277	6	172	-	62
151,098	-	-	14,387	2,892	3½	281	-	125
328,809	-	-	38,289	1,218	4½	893	-	479
128,199	-	-	26,457	2	5	443	-	128
125,143	-	-	15,281	2,344	4	353	-	168
326,482	-	702	52,048	13,564	5	365	-	323
78,209	-	-	10,688	492	4¼	335	227	108

LOCATION AND NAME, (Words "Credit Union", omitted in each case.)	Personal Loans	Real Estate Loans	Investments	Cash	Bank Building	Other Assets	Total Assets
	\$	\$	\$	\$	\$	\$	\$
WORCESTER							
C & K Employees . . .	358,132	-	38,388	11,381	-	-	407,901
Central Massachusetts Telephone Workers . . .	674,932	126,180	161,796	42,221	-	-	1,005,129
Craftsman . . .	36,048	-	18,127	4,654	-	-	58,829
John Bath Employees . . .	13,654	-	31,743	7,378	-	-	52,775
Jonsteel . . .	76,696	-	50,000	18,997	-	-	145,693
Morgan Employees . . .	6,646	-	45,076	7,079	-	-	58,801
Moulded Plastics . . .	4,023	-	6,249	6,366	-	-	16,638
Norton . . .	249,841	-	288,771	5,422	-	-	544,034
Rockwood Sprinkler Employees . . .	32,356	-	65,215	6,874	-	152	104,597
South Works . . .	1,118,563	-	90,975	93,547	83,076	1,447	1,387,608
U.S.E.-Worcester . . .	124,405	-	41,846	891	-	1,150	168,292
Washburn Employees . . .	9,385	-	47,394	159	-	73	57,011
Worcester Fire Department	142,476	-	616	9,227	-	-	152,319
Worcester Gas Light Employees . . .	136,615	-	8,271	6,122	-	-	151,008
Worcester Police Department . . .	88,053	-	37,843	3,817	-	-	129,713
Worcester Postal . . .	226,972	-	27,951	7,644	-	-	262,567
Worcester Public Works . . .	26,258	-	19,897	15,577	-	-	61,732
Worcester Thompson . . .	17,931	-	45,429	22,386	-	-	85,746
Worcester Wire Works Employees . . .	39,136	-	80,839	5,885	-	-	125,860

Shares	Deposits	Club Accounts	Surplus Accounts	Other Liabilities	Dividend Rate % Paid	Members	Depositors	Borrowers
\$	\$	\$	\$	\$				
361,121	-	7,642	38,572	566	4½	1,000	-	656
804,734	-	-	200,387	8	5	1,428	-	798
49,337	-	-	9,492	-	5 2/5	141	-	66
43,554	-	-	8,366	855	4¼	122	-	43
108,769	-	-	35,398	1,526	4½	305	-	119
51,924	-	-	6,876	1	5¼	385	-	36
14,156	-	-	2,477	5	-	123	-	38
376,449	-	-	142,487	25,098	4	3,321	-	1,085
74,720	16,365	-	13,084	428	5	398	112	114
705,839	336,395	11,908	333,466	-	4	2,316	1,368	1,111
152,081	-	-	14,888	1,323	4¼	412	-	208
39,242	-	10,319	7,450	-	4½	123	-	37
118,725	-	-	31,004	2,590	4	445	-	215
134,962	-	-	15,910	136	4	445	-	246
103,075	-	-	23,191	3,447	4¾	356	-	182
218,364	-	-	44,165	38	5½	1,203	-	692
55,870	-	-	5,859	3	5	323	-	186
75,586	-	-	9,503	657	6	234	-	72
102,171	-	-	23,385	304	8	268	-	72



STATEMENTS RELATING TO CREDIT UNIONS

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STATEMENT NO. 1

AGGREGATE STATEMENT OF CONDITION OF ALL CREDIT UNIONS

Number of Credit Unions	436	438	PERCENTAGE OF TOTALS	
	June 30, 1965	June 30, 1964	June 30, 1965	June 30, 1964
<i>Assets</i>				
Personal loans:				
Unsecured	\$ 72,735,475 00	\$ 61,604,107 68	23.34	22.15
Secured	60,320,508 22	53,162,353 99	19.36	19.12
F.H.A. Title I	4,216,394 36	3,620,947 24	1.35	1.30
Real estate loans:				
First mortgages	91,767,890 36	83,967,274 86	29.45	30.19
Real estate by foreclosure	92,296 58	79,733 75	.03	.03
Real estate in possession	23,730 22	29,516 98	-	.01
Investments:				
U.S. Government obligations, direct and fully guaranteed	11,073,709 60	11,448,776 55	3.55	4.12
Bonds	11,284,015 98	11,242,443 47	3.62	4.04
Bank stocks	7,436,345 93	5,714,112 83	2.39	2.06
Shares in co-operative banks	17,078,650 65	14,555,645 25	5.48	5.23
Shares in federal savings and loan associations	3,257,552 26	3,236,210 54	1.05	1.16
Shares in Central Credit Union Fund, Inc.	1,181,636 72	1,055,591 26	.38	.38
Deposits in Massachusetts Credit Union Share Insurance Corporation	1,574,484 42	1,172,208 60	.51	.42
Deposits in savings banks	17,324,887 08	15,521,519 54	5.56	5.58
Bank building	1,267,722 32	958,902 87	.41	.34
Leasehold improvements	97,262 79	71,299 45	.03	.03
Furniture and fixtures	877,061 26	834,371 32	.28	.30
Due from depository banks	8,191,337 41	8,614,416 04	2.63	3.10
Cash on hand	902,227 87	817,577 15	.29	.29
Other assets	896,349 28	421,128 67	.29	.15
TOTAL ASSETS	\$311,599,538 31	\$278,128,128 04	100.00	100.00
<i>Liabilities</i>				
Shares	\$261,512,525 00	\$231,736,944 7	83.93	83.32
Deposits	2,845,758 91	4,010,760 58	.91	1.44
Club accounts	2,861,875 91	2,637,513 38	.92	.95
Guaranty fund	20,651,653 17	19,018,989 80	6.63	6.84
Reserve fund	5,096,692 29	4,638,381 11	1.64	1.67
Undivided earnings	6,780,759 78	5,980,628 92	2.18	2.15
Net interim income	3,939,132 41	3,890,545 03	1.26	1.40
Notes payable	1,591,525 52	857,692 00	.51	.31
Due to mortgagors	571,315 26	460,408 37	.18	.17
Mortgagors' tax accounts	3,089,642 31	2,875,375 90	.99	1.03
Payroll deductions	840,659 87	523,470 00	.27	.19
Other liabilities	1,817,997 88	1,497,418 78	.58	.53
TOTAL LIABILITIES	\$311,599,538 31	\$278,128,128 04	100.00	100.00

STATEMENT NO. 2

STATISTICS RELATIVE TO MEMBERSHIP

	Year Ending June 30, 1965	Year Ending June 30, 1964
Number of members	460,915	447,794
Number of borrowers	221,665	211,222
Number of depositors	9,888	16,918

STATEMENT NO. 3
DIVIDENDS ON SHARES
NUMBER OF CREDIT UNIONS AT EACH RATE

Rate Per Cent	1965	1964	1963	1962	1961	1960	1959
*	21	18	19	26	23	24	25
1½	—	—	—	1	—	—	2
*	1	—	—	—	1	2	1
2	7	12	1	7	15	15	12
*	3	2	—	4	2	2	3
*	4	2	1	1	3	5	11
2½	—	2	1	—	1	—	2
*	9	9	15	25	29	42	74
3	6	2	5	5	11	24	39
*	10	19	19	35	48	74	72
3½	3	4	7	32	44	33	22
*	76	120	177	149	138	131	131
4	71	67	47	36	22	13	7
*	108	87	77	56	40	36	17
4½	24	21	10	6	6	4	2
*	63	45	41	36	41	35	28
5	5	5	1	3	2	2	1
*	8	6	8	8	7	4	2
5½	—	—	—	—	—	—	—
*	4	—	—	—	—	—	—
6	9	12	7	10	8	5	9
*	1	—	—	—	1	—	1
6½	—	1	—	—	—	—	1
*	—	1	—	—	—	1	—
7	—	1	1	1	2	—	—
*	1	1	1	1	1	1	1
8	2	—	1	2	1	1	1
*	—	1	—	—	—	—	—
9	—	—	—	—	—	—	—
Totals	436	438	439	444	446	454	464
Average rate	4.20	4.11	4.05	3.87	3.80	3.65	3.52

*Intermediate rates.

STATEMENT NO. 4
CLASSIFICATION OF REAL ESTATE LOANS OUTSTANDING ON
JUNE 30, 1965, BY INTEREST RATE

Rate Per Cent	REAL ESTATE LOANS	
	FIRST MORTGAGES	
	Number	Amount
3½	7	\$ 5,843 39
4	584	1,710,332 65
4½	9	63,472 93
4¾	1,141	4,685,973 15
5	113	806,790 75
5½	4,555	23,587,361 89
5¾	23	209,156 90
6	1,194	9,982,152 86
6½	4,857	34,220,116 41
6¾	139	1,564,454 21
7	2,229	14,791,789 90
7½	7	27,165 00
8	5	32,765 74
8½	1	4,500 00
9	9	67,348 83
9½	2	8,665 75
TOTALS	14,875	\$91,767,890 36
Average rate		5.34%

STATEMENT NO. 5

PRINCIPAL ASSETS AND LIABILITIES OF CREDIT UNIONS FROM 1956 TO 1965, INCLUSIVE

YEAR	Number of Credit Unions	Assets						Other Assets	Total Assets
		Investments	Loans	Furniture and Fixtures	Cash and Due from Banks	Real Estate by Foreclosure and in Possession	Shares in Central Credit Union Fund, Inc.	Deposits in Massachusetts Credit Union Share Ins. Fund	
1956	479	\$33,445,816	\$ 93,285,041	\$389,519	\$15,391,394	\$ 37,156	\$ 572,339	—	\$143,223,872
1957	476	34,507,338	105,822,583	480,114	15,188,757	46,563	625,176	—	156,807,737
1958	469	39,286,556	112,583,161	556,944	18,454,130	54,892	703,573	—	171,800,466
1959	464	44,067,888	121,242,758	577,528	18,080,011	77,278	777,018	—	185,099,856
1960	454	45,860,179	138,012,337	598,636	14,482,369	71,924	626,460	—	199,951,192
1961	446	46,269,318	148,780,654	603,338	18,968,459	56,122	701,351	—	215,647,278
1962	444	46,592,759	163,361,562	588,044	20,207,979	211,084*	966,375	\$659,824	232,893,191
1963	439	46,125,896	180,113,463	776,397	22,911,571	115,666*	957,862	836,450	252,890,104
1964	438	47,156,082	202,354,684	834,371	24,953,513	109,251*	1,055,591	1,172,209	278,128,128
1965	436	51,397,997	229,040,268	877,061	26,418,452	116,027*	1,181,637	1,574,484	311,599,538

*Includes Real Estate in Possession.

YEAR	Number of Credit Unions	Liabilities						Other Liabilities	Total Liabilities
		Shares	Deposits	Guaranty Fund	Profit and Loss and Undivided Earnings	Reserve Fund	Bills Payable		
1956	479	\$114,487,955	\$10,833,275	\$ 8,605,574	\$5,248,354	\$2,020,145	\$ 346,274	\$1,682,295	\$143,223,872
1957	476	125,842,516	11,155,151	9,644,346	5,592,008	2,347,080	231,227	1,994,809	156,807,737
1958	469	138,755,831	11,367,529	10,788,750	5,956,650	2,645,671	189,500	2,146,535	171,800,466
1959	464	149,977,445	11,199,743	11,922,918	6,416,784	2,781,235	346,750	2,598,531	185,099,856
1960	454	162,379,376	10,508,530	13,166,104	7,452,979	3,120,041	256,559	2,977,412	199,951,192
1961	446	177,624,778	8,630,886	14,571,006	7,806,741	3,525,194	203,200	3,232,114	215,647,278
1962	444	192,840,205	7,113,485	15,885,111	8,401,603	4,140,994	714,647	3,797,166	232,893,191
1963	439	210,332,807	6,870,809	17,367,610	8,030,127	4,153,323	633,922	4,601,487	252,890,104
1964	438	231,736,944	6,648,274	19,018,990	9,871,174	4,638,381	857,692	5,356,673	278,128,128
1965	436	261,512,525	5,707,635	20,651,653	10,719,892	5,096,692	1,591,526	6,319,615	311,599,538

CENTRAL CREDIT UNION FUND, INC.

462 Boylston Street, Boston

Incorporated May 12, 1932

Began business August 10, 1932

Elliot G. Wellington, *President*Chester A. Caron, *Treasurer and Clerk of Corporation*William Kavaney, *Vice President*

Board of Directors: Linus Allain, Francis X. Brown, Jane M. Cheney, Joseph L. Coburn, Bernard T. Dembro, Benjamin Hirsch, Robert F. King, Alfred A. LaRiviere, Roy G. Mansur, Delmar A. Moorehouse, J. Roger Morin, Jacob W. Mover, Earlon L. Rich, Mario G. Scanzio, Paul C. Theilig, Roland Tuck, Donald G. Walsh, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Loans to members	\$ 829,900 00	Shares	\$1,200,571 13
U.S. Government obligations, direct and fully guaranteed	640,400 17	Guaranty fund	17,400 00
Bonds	79,437 50	Reserve fund	1,500 00
Bank stocks	11,450 00	Undivided earnings	8,194 47
Shares in credit unions	21,546 09	Interim income	3,247 31
Deposits in savings banks	125,023 90	Notes payable	495,000 00
Cash in banks	21,187 37	Contingency fund	1,250 00
Interest receivable	1,998 50	Reserve for securities losses	3,780 62
	<u><u>\$1,730,943 53</u></u>		<u><u>\$1,730,943 53</u></u>

CREDIT UNION EMPLOYEES RETIREMENT ASSOCIATION

462 Boylston Street, Boston

Organized October 10, 1955.

Alfred A. LaRiviere, *President*
Chester A. Caron, *Treasurer*

Charles M. Healey, Jr., *Vice President*
Paul C. Theilig, *Secretary*

Trustees: Chester A. Caron, Aaron Coburn, Joseph L. Coburn, Edward J. Fallon, Christopher Gambon, Charles M. Healey, Jr., Robert G. Henderson, William Kavaney, Alfred A. LaRiviere, Theodore T. Mattus, Delmar A. Moorehouse, Maston Nelson, William Olson, John Svagzdys, Paul C. Theilig.

RECONCILEMENT OF CASH ON HAND AS OF JUNE 30, 1965

Balance on hand, July 1, 1964	\$ 2,069 13
Premiums collected	74,828 86
Surrender credits collected	19,552 60
Administration charges collected	448 00
Overpayments	295 92
	<u><u>\$97,194 51</u></u>
<i>Less:</i>	
Premiums paid to John Hancock Insurance Company	\$75,533 92
Policy surrenders paid	18,847 54
Treasurer's expense	260 00
Refund of overpayment	168 00
Other expense	82 45
	<u><u>\$94,891 91</u></u>
Balance on hand June 30, 1965	<u><u>\$ 2,302 60</u></u>

MASSACHUSETTS CREDIT UNION SHARE INSURANCE CORPORATION

Seven Hills Plaza, Worcester

Incorporated June 26, 1961.

Albert A. LaRiviere, *President*
Joseph V. Forti, *Vice President*

William Kavaney, *Treasurer*
John Svagzdys, *Clerk of Corporation*

Chester A. Caron, *Field Representative*

Board of Directors: Linus Allain, Louis Cashman, Carl Dentler, Arthur J. Deslauriers, Charles E. Driscoll,
Richard N. Kenary, Valmore Tetreault, Paul C. Theilig, Roland Tuck, G. Allison Wells.

STATEMENT OF CONDITION

Assets		Liabilities	
Personal loans	\$ 11,000 00	Insurance reserve	\$1,736,122 63
U.S. Government obligations, direct and fully guaranteed	895,543 75	Reserve fund	245,812 17
Bank stocks	129,481 47	Investment reserve	3,262 48
Shares in co-operative banks . .	330,000 00	Interim income	83,204 13
Shares in Federal Savings and Loan Association	50,000 00		
Shares in Central Credit Union Fund, Inc.	10,000 00		
Deposits in savings banks . . .	450,000 00		
Furniture and fixtures	6,224 84		
Cash on hand	15,355 20		
Prepaid expense	796 15		
Certificate of deposit	170,000 00		
	<u>\$2,068,401 41</u>		<u>\$2,068,401 41</u>

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1965 ²	
Massachusetts. Bank Commissioner.	
Annual report.	

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Massachusetts. Bank Commissioner.

ANNUAL REPORT,
OF THE
COMMISSIONER OF BANKS
FOR THE
Fiscal Year Ended October 31, 1965

SECTION C
RELATING TO
SAVINGS BANKS AND INSTITUTIONS
FOR SAVINGS

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
150 Causeway Street, Boston

Commissioner of Banks

JOHN B. HYNES

Deputy Commissioner of Banks

WILLIAM P. MORRISSEY

Chief Director of Bank Examinations

ARTHUR B. MALONE

*Deputy Commissioner of Banks
and
General Counsel*

JOHN P. CLAIR

Director of Savings Bank Examinations

GEORGE E. BONNEY

Assistant Director of Savings Bank Examinations

ALDEI C. BOURGEOIS

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COMMISSIONER'S LETTER OF TRANSMITTAL

The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
150 CAUSEWAY STREET, BOSTON
FEBRUARY 1, 1966

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Savings Banks and Institutions for Savings, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Savings Banks and Institutions for Savings are for the fiscal year ended October 31, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

10-31-66
Mass.
Pub. Doc. 8
1965-3

SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS

As of the fiscal year ended October 31, 1965, there were 179 such banks in active operation.

During the fiscal year ended October 31, 1965, the following three schedules indicate the activity which occurred with respect to main office relocations, branch offices opened, and also branch offices which have been authorized but not, as yet, in operation:

MAIN OFFICE RELOCATIONS

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	RELOCATION AUTHORIZED
January 9, 1963	December 14, 1964	Westfield Savings Bank	141 Elm Street, Westfield
January 10, 1964	May 24, 1965	Mechanics' Savings Bank, Holyoke	200 Main Street, Holyoke

BRANCH OFFICES OPENED

DATE AUTHORIZED	DATE OPENED	NAME OF BANK	LOCATION
October 1, 1964	October 31, 1964	Warren Institution for Savings	*52 Congress Street, Boston
December 9, 1963	May 4, 1965	The Provident Institution for Savings in the Town of Boston	Building D, Prudential Plaza, Boston
December 23, 1964	June 11, 1965	Ipswich Savings Bank	Intersection of Main and Central Streets, Rowley
—	July 14, 1965	Webster Five Cents Savings Bank	†343 Main Street, Oxford
April 6, 1965	September 23, 1965	Malden Savings Bank	Raymond's Village Shopping Center, Malden
November 6, 1964	October 2, 1965	Bass River Savings Bank	825 Main Street, Osterville
May 25, 1965	October 18, 1965	People's Savings Bank of Brockton	25 Westgate Mall, Brockton

*Result of merger

†Relocation

BRANCH OFFICES AUTHORIZED — NOT IN OPERATION
OCTOBER 31, 1965

DATE AUTHORIZED	NAME OF BANK	PROPOSED LOCATION
July 14, 1964	East Cambridge Savings Bank	1304-1322 Cambridge Street, Cambridge
(Originally given permission to open at 1309 Cambridge Street, Cambridge, on April 16, 1964. Subsequent permission for relocation as above.)		
August 24, 1964	The Provident Institution for Savings in the Town of Boston	25 State Street, Boston
December 17, 1964	Charlestown Savings Bank	126 High Street, Boston
January 7, 1965	Peoples Savings Bank, Holyoke	465 Pleasant Street, Holyoke
March 1, 1965	Amherst Savings Bank	Northwest corner of the intersec- tion of Routes 9 & 47, Hadley
March 29, 1965	The Provident Institution for Savings in the Town of Boston	First Floor Mall, Charles River Plaza, at Cambridge and Bloss- som Streets, Boston
July 13, 1965	Suffolk Franklin Savings Bank	†18 Tremont Street, Boston
July 14, 1965	Cape Ann Savings Bank	Beach Street, easterly of the Bos- ton and Maine Railroad station, Manchester
August 25, 1965	Taunton Savings Bank	Within or in the vicinity of the Raynham Shopping Center, Inc. on Route 44, Raynham
September 7, 1965	Natick Five Cents Savings Bank	Northwest corner of the inter- section of Speen Street and Route 9, Natick
September 22, 1965	New Bedford Five Cents Savings Bank	At the corner of Acushnet Avenue and Dawson Street, New Bed- ford
October 5, 1965	Springfield Institution for Savings	†Northeasterly corner of Spring- field and Walnut Streets, Agawam

†Relocation

As of the fiscal year ended October 31, 1965, 73 banks had been authorized to operate branch offices, and there were 153 branches in operation.

ASSETS

The total assets of such banks at the end of the fiscal year amounted to \$9,432 million. During the fiscal year the assets increased approximately \$652 million, an increase of 7.43 per cent which represents a continual increase.

YEAR	TOTAL ASSETS AS OF OCT. 31 (in thousands of dollars)	INCREASE (in thousands of dollars)	ANNUAL PERCENTAGE OF INCREASE
1961	\$6,975,623	\$473,648	7.28
1962	7,514,632	539,009	7.73
1963	8,072,894	558,262	7.43
1964	8,779,990	707,096	8.76
1965	9,432,073	652,083	7.43

Investments in all types of notes, bonds, etc., which savings banks are permitted to acquire have, in general, increased. U. S. Government holdings have increased approximately \$63 million, bank and fire insurance company approximately \$28 million and municipal obligations \$643 thousand. The total investment in other types of bonds decreased \$6 million during the year.

The largest dollar and percentage gain as compared to figures contained in the previous annual report for the year ended October 31, 1964, is reflected in the loans granted on real estate. The dollar increase amounted to approximately \$551 million, which total appears to indicate that the steady requirement of funds for financing of home and business construction is being provided for by these types of banks. The total real estate loans outstanding at the end of this fiscal year amount to \$6,496 million and represent 68.87 per cent of total assets.

DEPOSITS

The deposit liability of the 179 savings banks at the close of business October 31, 1965, amounted to \$8,348 million and represented 3,542,221 accounts. The club deposit figure amounting to \$30 million is not included in the foregoing amount. During the fiscal year ended October 31, 1965, deposits increased in the amount of \$595 million which compares with an increase of \$620 million in the preceding year.

SURPLUS

The total surplus and reserve accounts for all savings banks at the close of this fiscal year amounted to \$780 million, or 9.31 per cent of the total deposits. The amount of these surplus accounts has increased approximately \$37 million since the fiscal year ended October 31, 1964. The volume of these surplus and reserves, in the opinion of this department, is adequate to properly protect the interest of the depositors.

DIVIDENDS

Dividend rates have continued to increase during the twelve months ended October 31, 1965. Statement number 3 of this report is now headed "Dividend Rates," and includes rate tables on Ordinary Deposits, Special Notice Account Deposits and an Average of All Dividend Rates. It should be borne in mind that the rates as shown do not necessarily indicate the current rates presently being paid. The amount of dividends paid to depositors for the twelve-month period totaled approximately \$329 million, which is an increase of \$30 million over the preceding year.

MUTUAL SAVINGS CENTRAL FUND, INC.

The Mutual Savings Central Fund, Inc., was established by Chapter 44 of the Acts of 1932. The statute provides that all savings banks must be members and that two separate Funds must be maintained, a Liquidity Fund and a Deposit Insurance Fund; the latter Fund was established by the enactment of Chapter 43 of the Acts of 1934.

LIQUIDITY FUND

The purpose of this Fund is "to assist such member banks when they are temporarily in need of cash or hold investments which cannot be readily liquidated, by making loans to them secured by the pledge of mortgages or other securities legally held by such member banks." The principal source of the resources of this Fund is the deposits made with it by the member banks in compliance with requests for such deposits voted by the Directors of the Fund and within the limitations prescribed in the statute. The total resources amounted to \$10.8 million at the close of business October 31, 1965. No application for a loan has been received since prior to the year 1939.

DEPOSIT INSURANCE FUND

The purpose of this Fund is to insure depositors in all Massachusetts savings banks against loss. As of October 31, 1965, this Fund insured the full amount of the deposits in 171 of the 179 Massachusetts savings banks, and as required by Massachusetts law, it also insured the excess of any depositor's account over \$10,000 in the eight savings banks which are members of the Federal Deposit Insurance Corporation. The net amount of the Deposit Insurance Fund was \$69 million at the close of business October 31, 1965. The annual assessment at the rate of one twenty-seventh of one per cent of the member bank's deposits, exclusive of the deposits insured by the Federal Deposit Insurance Corporation, was levied on October 31, 1965.

SAVINGS BANKS INVESTMENT FUND

Shares of beneficial interest outstanding grew to 26,839 a gain of nearly 20 per cent during 1965, while assets, at cost, of the Fund increased from \$28.4 million to \$35.7 million during the year, a gain of about 38 per cent. On October 31, 1965, market value of the Fund was \$47.9 million. Established by Chapter 283 of the Acts of 1945 as amended by Chapter 624 of the Acts of 1945, the Fund is of the open-end type and its shares as of October 31, 1965, were held by 89 savings banks, 3 life insurance departments and the Savings Banks Employees Retirement Association. Net asset value per share on October 31, 1965, was \$1,329.42 on a cost basis and \$1,784.58 on a market basis.

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

The Savings Banks Employees Retirement Association, created by the Acts of 1943, Chapter 249, as amended by General Laws, Chapter 168, Sections 74-76 inclusive, is designed to provide pensions for eligible employees of participating banks and associations who retire on account of age or disability. At the present time there are one hundred and seventy-one member banks plus seven associations. The total resources of this Association amounted to \$32 million at the close of business October 31, 1965.

LEGISLATION ENACTED RELATING TO SAVINGS BANKS

Acts of 1965

CHAPTER	AMENDMENT TO:	DESCRIPTION
42	G.L., C. 168, s. 41, par. 2	Limiting the total liabilities of certain partnerships, associations or corporations to a savings bank.
74	G.L., C. 168, s. 58, par. 1	Relative to the guaranty fund.
154	G.L., C. 167, s. 12	Further prohibiting unauthorized banking.
263	G.L., C. 167, s. 35(8), 38(7); C. 168, s. 51, 51(b)	Authorizing participation loans with domestic life insurance companies.
265	G.L., C. 168, s. 36, par. 8	Limiting the liabilities of one person on mortgage loans to a savings bank.
268	G.L., C. 168, s. 47, 48, 49	Allowing greater participation in certain equities.
310	G.L., C. 155, s. 3A	Authorizing public service corporations to deposit funds in savings banks.
705	G.L., C. 167, s. 51, 51(b)	Relative to participation loans insured by the federal housing administration.

The following two Acts became effective subsequent to October 31, 1965, the date of this annual report, but are included for the purpose of complete legislative reporting as of the time of the printing of this document.

810	G.L., C. 168, s. 37 G.L., C. 178, s. 9	Increasing personal loan limit from \$1,500 to \$3,500.
852	G.L., C. 168, s. 10, prov. 3	Prohibiting newly elected trustees or other officers from also serving as directors or officers of commercial banks

Regulations

The Commissioner of Banks promulgated no regulations relating to savings banks during the period beginning November 1, 1964, and ending October 31, 1965.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

SAVINGS BANKS

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Abington Savings Bank	Abington	3	50
Amherst Savings Bank	Amherst	3	51
Andover Savings Bank, The	Andover	3	51
Arlington Five Cents Savings Bank	Arlington	4	51
Assabet Institution for Savings	Maynard	27	79
Athol Savings Bank	Athol	4	51
Attleborough Savings Bank	North Attleborough	33	85
Barre Savings Bank	Barre	4	52
Bass River Savings Bank	Yarmouth	47	101
Bay State Savings Bank	Worcester	46	100
Belmont Savings Bank	Belmont	5	53
Benjamin Franklin Savings Bank	Franklin	18	68
Berkshire County Savings Bank	Pittsfield	34	87
Beverly Savings Bank	Beverly	5	53
Boston Five Cents Savings Bank, The	Boston	5	53
Braintree Savings Bank, The	Braintree	10	59
Bridgewater Savings Bank	Bridgewater	10	59
Brighton Five Cents Savings Bank	Boston	5	53
Bristol County Savings Bank	Taunton	40	93
Broadway Savings Bank	Lawrence	22	73
Brookton Savings Bank	Brookton	10	59
Brookline Savings Bank	Brookline	11	59
Cambridge Savings Bank	Cambridge	11	60
Cambridgeport Savings Bank	Cambridge	11	60
Canton Institution for Savings, The	Canton	12	61
Cape Ann Savings Bank	Gloucester	19	69
Cape Cod Five Cents Savings Bank	Harwich	20	70
Central Savings Bank, The	Lowell	24	75
Charlestown Savings Bank	Boston	5	54
Chelsea Savings Bank	Chelsea	12	61
Chicopee Savings Bank	Chicopee	13	62
Chicopee Falls Savings Bank	Chicopee	13	62
Citizens' Savings Bank, The	Fall River	16	66
City Savings Bank of Pittsfield	Pittsfield	35	87
Clinton Savings Bank	Clinton	13	63
Cohasset Savings Bank	Cohasset	14	63
Community Savings Bank	Lawrence	22	73
Conway Savings Bank	Conway	14	63
County Savings Bank	Chelsea	13	61
Crocker Institution for Savings	Montague	30	81
Danvers Savings Bank	Danvers	14	63
Dedham Institution for Savings	Dedham	14	64
Dorchester Savings Bank	Boston	6	54
Dukes County Savings Bank	Edgartown	15	65
East Boston Savings Bank	Boston	6	55
East Bridgewater Savings Bank	East Bridgewater	15	64
East Cambridge Savings Bank	Cambridge	12	61
Easthampton Savings Bank	Easthampton	15	65
East Weymouth Savings Bank	Weymouth	43	97
Eliot Savings Bank	Boston	7	55
Essex Savings Bank	Lawrence	23	73
Everett Savings Bank	Everett	15	65
Fairhaven Institution for Savings	Fairhaven	16	65
Fall River Savings Bank	Fall River	16	66
Fall River Five Cents Savings Bank	Fall River	16	67
Fitchburg Savings Bank	Fitchburg	17	67
Florence Savings Bank	Northampton	32	84
Foxborough Savings Bank	Foxborough	17	67
Framingham Savings Bank	Framingham	18	68
Franklin Savings Institution, The	Greenfield	19	69

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Gardner Savings Bank, The	Gardner	18	69
Georgetown Savings Bank	Georgetown	18	69
Granite Savings Bank	Rockport	37	89
Great Barrington Savings Bank	Great Barrington	19	69
Greenfield Savings Bank	Greenfield	19	70
Grove Hall Savings Bank	Boston	7	55
Hampden Savings Bank	Springfield	39	92
Haverhill Savings Bank	Haverhill	20	71
Haydenville Savings Bank	Williamsburg	44	98
Hibernia Savings Bank, The	Boston	7	55
Hingham Institution for Savings, The	Hingham	20	71
Holliston-Hopkinton Savings Bank	Hopkinton	21	72
Holyoke Savings Bank	Holyoke	21	71
Home Savings Bank	Boston	7	55
Hudson Savings Bank	Hudson	22	73
Hyde Park Savings Bank, The	Boston	8	56
Institution for Savings, in Newburyport and its vicinity	Newburyport	31	83
Ipswich Savings Bank	Ipswich	22	73
Lawrence Savings Bank	Lawrence	23	74
Lee Savings Bank	Lee	23	74
Leicester Savings Bank	Leicester	23	75
Lenox Savings Bank	Lenox	24	75
Leominster Savings Bank	Leominster	24	75
Lexington Savings Bank	Lexington	24	75
Lincoln Savings Bank	Boston	8	56
Lowell Five Cent Savings Bank, The	Lowell	25	76
Lowell Institution for Savings	Lowell	25	76
Ludlow Savings Bank	Ludlow	26	77
Lynn Five Cents Savings Bank	Lynn	26	77
Lynn Institution for Savings	Lynn	26	77
Malden Savings Bank	Malden	26	77
Marblehead Savings Bank	Marblehead	27	78
Marlborough Savings Bank	Marlborough	27	78
Mechanics' Savings Bank	Holyoke	21	71
Mechanics' Savings Bank	Reading	36	89
Medford Savings Bank	Medford	27	79
Medway Savings Bank	Medway	28	79
Melrose Savings Bank	Melrose	28	79
Merrimac Savings Bank	Merrimac	28	79
Middleborough Savings Bank	Middleborough	28	80
Middlesex Institution for Savings, The	Concord	14	63
Millford Savings Bank	Millford	29	80
Millbury Savings Bank	Millbury	29	81
Milton Savings Bank	Milton	29	81
Monson Savings Bank	Monson	29	81
Nantucket Institution for Savings	Nantucket	30	81
Natick Five Cents Savings Bank	Natick	30	82
New Bedford Five Cents Savings Bank	New Bedford	30	82
New Bedford Institution for Savings	New Bedford	31	83
Newburyport Five Cents Savings Bank	Newburyport	31	83
Newton Savings Bank	Newton	31	83
Nonotuck Savings Bank	Northampton	32	85
North Adams Hoosac Savings Bank	North Adams	32	84
Northampton Institution for Savings	Northampton	33	85
North Avenue Savings Bank	Cambridge	12	61
North Brookfield Savings Bank	North Brookfield	33	85
North Easton Savings Bank	Easton	15	65
North Middlesex Savings Bank	Ayer	4	52
Orange Savings Bank	Orange	34	86
Palmer Savings Bank	Palmer	34	87
Pentucket Five Cents Savings Bank	Haverhill	20	71
People's Savings Bank of Brockton	Brockton	11	59
Peoples Savings Bank	Holyoke	21	72
People's Savings Bank, in the city of Worcester	Worcester	46	100
Plymouth Savings Bank	Plymouth	35	87
Plymouth Five Cents Savings Bank	Plymouth	35	88

Name	Location	Pages	
		Officers, Trustees, etc.	Assets, Liabilities, etc.
Provident Institution for Savings in the Towns of Salisbury and Amesbury	Amesbury	3	51
Provident Institution for Savings in the Town of Boston, The	Boston	8	57
Quincy Savings Bank	Quincy	36	89
Randolph Savings Bank	Randolph	36	89
Rockland Savings Bank	Rockland	36	89
Salem Savings Bank	Salem	37	90
Salem Five Cents Savings Bank	Salem	37	90
Seamen's Savings Bank	Provincetown	35	88
Shelburne Falls Savings Bank	Shelburne	37	91
Somerset Savings Bank	Somerville	38	91
Somerville Savings Bank	Somerville	38	91
South Adams Savings Bank	Adams	3	50
South Boston Savings Bank	Boston	8	57
Southbridge Savings Bank	Southbridge	38	91
South Scituate Savings Bank	Norwell	34	86
South Weymouth Savings Bank	Weymouth	43	97
Spencer Savings Bank	Spencer	38	91
Springfield Five Cents Savings Bank	Springfield	39	92
Springfield Institution for Savings	Springfield	39	93
Stoneham Savings Bank	Stoneham	39	93
Suffolk Franklin Savings Bank	Boston	9	57
Taunton Savings Bank	Taunton	40	93
Union Savings Bank	Fall River	17	67
Union Savings Bank of Boston	Boston	9	57
Uxbridge Savings Bank	Uxbridge	40	93
Wakefield Savings Bank	Wakefield	40	94
Waltham Savings Bank	Waltham	41	94
Ware Savings Bank	Ware	41	95
Wareham Savings Bank	Wareham	41	95
Warren Savings Bank	Warren	41	95
Warren Five Cents Savings Bank	Peabody	34	87
Warren Institution for Savings	Boston	9	58
Washington Savings Bank	Lowell	25	77
Watertown Savings Bank	Watertown	42	95
Webster Five Cents Savings Bank	Webster	42	95
Wellfleet Savings Bank	Wellfleet	42	96
Westborough Savings Bank	Westborough	42	96
Westfield Savings Bank	Westfield	43	97
West Newton Savings Bank	Newton	32	83
Weymouth Savings Bank	Weymouth	44	97
Whitinsville Savings Bank	Northbridge	33	85
Whitman Savings Bank	Whitman	44	98
Willey Savings Bank	Boston	10	58
Williamstown Savings Bank	Williamstown	44	99
Winchendon Savings Bank	Winchendon	45	99
Winchester Savings Bank	Winchester	45	99
Winthrop Savings Bank	Winthrop	45	99
Woburn Five Cents Savings Bank	Woburn	45	99
Worcester County Institution for Savings	Worcester	46	101
Worcester Five Cents Savings Bank	Worcester	46	101
Worcester Mechanics Savings Bank	Worcester	47	101
Worcester North Savings Institution, The	Fitchburg	17	67
Woronoco Savings Bank	Westfield	43	97
Mutual Savings Central Fund, Inc.	Boston	47	102
Savings Bank Investment Fund	Boston	47	102
Savings Banks Employees Retirement Association	Boston	47	102

SAVINGS BANK LIFE INSURANCE

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ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS AND INSTITUTIONS FOR SAVINGS
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF OPERATING OFFICERS,
CLERK AND TRUSTEES
MEMBERS OF BOARD OF INVESTMENT AND
AUDITING COMMITTEE
AND
OFFICERS AND DIRECTORS OF
MUTUAL SAVINGS CENTRAL FUND, INC
SAVINGS BANK INVESTMENT FUND
SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION

ABINGTON**Abington Savings Bank**
533 Washington Street

Date of Incorporation, March 17, 1853

Charles A. Tarr <i>President</i>	John I. Maxwell <i>Treasurer</i>
William A. Robbins <i>Vice President</i>	Ralph S. Alden <i>Assistant Treasurer</i>

James E. Doughty
*Clerk of Corporation**Trustees*

R. S. Alden	D. H. Lynch
*D. J. Bone	J. I. Maxwell
*W. E. Browne	H. I. Perry
L. D. Chandler	*W. A. Robbins
†J. W. Dennis	*C. A. Robertson
†G. F. Garrity	C. A. Smith
R. W. Gates	*J. P. Smith
M. D. Haskins	*C. A. Tarr
L. A. Hathaway	†L. M. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 5 and October 5
Annual meeting date as provided for in By-Laws second Wednesday in December

ADAMS**South Adams Savings Bank**
2 Center Street

Date of Incorporation, May 1, 1869

Charles F. Reid <i>President</i>	John J. Gallivan <i>Treasurer</i>
John J. Gallivan <i>Exec. Vice President</i>	Larena S. Potter <i>Assistant Treasurer</i>
George F. Boisvert	Walter J. Donovan
Leo V. Willett <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

*G. F. Boisvert	†B. P. Polak
W. J. Donovan	*C. F. Reid
J. J. Gallivan	H. M. Rice
†T. O. Harvey	*J. T. Satko
†W. H. Hoffman	*L. V. Willett
F. S. Lazarczyk	

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws first Wednesday in May

AMESBURY**Provident Institution for Savings in the Towns of Salisbury and Amesbury**
5 Market Street

Date of Incorporation, February 20, 1828

Harold P. Gale <i>President</i>	George L. Briggs, Jr. <i>Treasurer</i>
David C. Bailey	Hugh A. Miller
George L. Briggs, Jr.	<i>Assistant Treasurer</i>
Clarence D. Roberts <i>Vice Presidents</i>	Albert Leddy <i>Clerk of Corporation</i>

Trustees

*D. C. Bailey	†E. H. Locke
G. L. Briggs, Jr.	J. H. Panopoulos
†F. F. Calnan	*C. B. Peterson
*H. P. Gale	H. Rie
†W. A. Holbrook	*C. D. Roberts
A. Leddy	*P. W. Wenzel

Deposits go on interest fifteenth business day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws fourth Wednesday in May

AMHERST**Amherst Savings Bank**
25 South Pleasant Street

Date of Incorporation, April 5, 1864

Robert McCarter <i>President</i>	Lawrence H. Smith <i>Treasurer</i>
Winthrop S. Dakin	H. David Cary
Scott H. Harvey	Alexander Madenski
<i>Vice Presidents</i>	<i>Assistant Treasurers</i>
Bruce G. Brown	Robert McCarter
<i>Clerk of Corporation</i>	<i>Chairman of Board</i>

Trustees

R. L. Bates	*R. McCarter
R. R. Blair	H. F. Page
B. G. Brown	*W. P. Rackliffe
K. D. Cuddeback	†A. D. Rhodes
W. S. Dakin	*T. E. Sullivan
†H. M. Elder	*F. A. Thompson
P. T. Ford	L. B. VanWert
R. P. Hadley	†W. L. Vincent
*G. D. Jones	T. L. Warner

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable January 1 and July 1
Annual meeting date as provided for in By-Laws third Wednesday in January

ANDOVER**The Andover Savings Bank**
61 Main Street

Date of Incorporation, April 2, 1834

Branch Offices**108 Main Street, North Andover**
5 Hampshire Street, Methuen

Robert M. Henderson <i>President</i>	Richard C. MacGowan <i>Treasurer</i>
Richard C. MacGowan <i>Vice President</i>	Chester T. Jenkins
Gardner Sutton	Lyman S. Appleton
<i>Clerk of Corporation</i>	Dana W. Kingsley <i>Assistant Treasurers</i>

Trustees

*L. S. Appleton	J. M. Kemper
*T. A. Bridges	R. D. MacGowan
*W. E. Brimer	†E. C. Nichols
†L. S. Finger	*A. W. Reynolds
*B. S. Flagg	H. N. Stevens, Jr.
*R. M. Henderson	†G. Sutton

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.
†Member of Auditing Committee.

ARLINGTON

Arlington Five Cents Savings Bank
626 Massachusetts Avenue
Date of Incorporation, April 2, 1860

Branch Offices

190 Massachusetts Avenue, East Arlington
1300 Massachusetts Avenue, Arlington Heights
160 Great Road, Bedford
214 Cambridge Street, Burlington

Edward P. Clark
President

Paul A. Cameron
Treasurer

Gardner C. Porter
Arthur D. Saul, Jr.
Paul A. Cameron
Vice Presidents

Raymond H. Fougere
George C. Henderson, Jr.
Alexander Malcomson, Jr.
Janet M. Pavliska
Assistant Treasurers

Robert F. O'Brien
Clerk of Corporation

Gardner C. Porter
Chairman of Board

Trustees

R. W. Baker
M. W. Bradford
P. A. Cameron
*E. P. Clark
J. B. Fox
†H. M. Gott
†M. L. Hatch
*W. F. Homer, Jr.

F. Keefe
†W. C. McCarty
R. F. O'Brien
*G. C. Porter
G. J. Rossi
*A. D. Saul, Jr.
*K. C. Streng

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday in December

ATHOL

Athol Savings Bank
444 Main Street

Date of Incorporation, February 12, 1867

Edward J. Herd
President

Arthur R. James
Treasurer

James M. O'Laughlin
Vice President

Leonard E. King
Assistant Treasurer

George W. Grant
Clerk of Corporation

Trustees

R. Allison
W. Findlay
G. Grant
†L. C. Grover
R. R. Haven
*E. J. Herd
†H. H. Higgins

A. R. James
†P. P. Jerris
*J. M. O'Laughlin
*S. A. Perekslis
*H. O. Robinson
*A. S. Rose

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Monday in January

AYER

North Middlesex Savings Bank
7 Main Street

Date of Incorporation, March 5, 1885

Carl A. P. Lawrence
President

Stanley H. Turner
Treasurer

Robert H. J. Holden
Stephen W. Sabine
Vice Presidents

George P. Koronis
Lawrence E. Small
Assistant Treasurers

Edwin B. Coltin
Clerk of Corporation

Trustees

D. E. Boatman
E. B. Coltin
*S. F. Conant
B. W. Drew
R. H. J. Holden
R. U. Holden
†F. Jahn
*C. A. P. Lawrence

R. J. O'Toole
†A. L. Paulson
*J. R. Pender
*S. W. Sabine
†W. L. Shеды
*J. T. Sullivan
S. H. Turner

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in January

BARRE

Barre Savings Bank
Common Street

Date of Incorporation, May 1, 1869

F. William McQuestion
President

John E. Maki
Treasurer

Sherwood C. Case
Albert J. Regienus
Vice Presidents

F. William McQuestion
Chairman of Board

Irving M. Hale
Clerk of Corporation

Trustees

C. G. Allen, Jr.
*J. W. Britton
G. P. Brown (Hon.)
†P. T. Carroll
*S. C. Case
C. G. Connington, Sr.
†I. M. Hale
†E. C. Hutchinson

J. E. Maki
*F. W. McQuestion
*G. F. McQuestion
M. H. Paull (Hon.)
*A. J. Regienus
G. W. Stone
W. L. Wyatt (Hon.)

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws first Tuesday after the fifteenth of January

*Member of Board of Investment.

†Member of Auditing Committee.

BELMONT**Belmont Savings Bank**
24 Leonard Street

Date of Incorporation, March 5, 1885

Branch Office
78 Trapelo Road

Sidney L. Simonds <i>President</i>	William W. Arbuckle <i>Treasurer</i>
Hans A. Laaby August R. Meyer Robert B. Pitcher Edward C. Wilson <i>Vice Presidents</i>	Dorothy G. Backman Francis Harvey <i>Assistant Treasurers</i> A. Leavitt Taylor <i>Clerk of Corporation</i>

Trustees

†L. C. Anderson W. W. Arbuckle G. Cushman W. J. Davidson V. L. Hennessy S. Horwitz R. O. Howe C. Kendall *H. A. Laaby	*A. R. Meyer †C. B. Nickerson *R. B. Pitcher S. D. Robbins †W. A. Schan *S. L. Simonds A. L. Taylor *E. C. Wilson
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Deposits go on interest fifteenth business day of each month

Dividends are payable 4th Monday of January and July

Annual meeting date as provided for in By-Laws fourth Wednesday in January

BEVERLY**Beverly Savings Bank**
175 Cabot Street

Date of Incorporation, February 19, 1867

Philip K. Rowe <i>President</i>	R. Wendell Dronsfeld <i>Treasurer</i>
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Thomas H. Bott, Jr. <i>Exec. Vice President</i>	Margaret P. Gulbrandsen Sheldon R. Norwood Clay G. Parmenter <i>Assistant Treasurers</i>
Curtland C. Brown Abraham Glovsky John C. Lovett Leroy D. Marston Albert E. Parkhurst George R. Spear <i>Vice Presidents</i>	Roy K. Patch <i>Clerk of Corporation</i>

Trustees

T. H. Bott, Jr. *C. C. Brown L. W. Cann P. R. Clark †L. W. Davis R. W. Dronsfeld T. F. Fitzgibbon *N. C. Foster A. Glovsky †P. T. Greenlaw †J. B. Hill J. A. Kelly	*J. C. Lovett †R. O. Lunn L. D. Marston C. F. Nagel A. E. Parkhurst R. K. Patch *P. K. Rowe R. M. Silsby *G. R. Spear R. S. Stapledon W. C. Tannebring, Jr. †J. C. Wilson
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Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Wednesday in March

BOSTON**The Boston Five Cents Savings Bank**
30 School Street

Date of Incorporation, February 22, 1825

Branch Offices77 Milk Street
385 Washington Street
129 Tremont Street
295 Cambridge Street
426 Boylston Street
441 Brookline Avenue**The Boston Five Cents Savings Bank Continued****2343 Washington Street****696 Centre Street, Jamaica Plain**
1906 Centre Street, West Roxbury

Robert M. Morgan <i>President</i>	Richard B. Franklin <i>Treasurer</i>
G. Churchill Francis <i>Exec. Vice President</i>	Herbert P. Gray S. Lyle Hall John R. MacSwan Jack A. Marshall L. Walter Nelson George H. Robinson Robert J. Spiller Clarence D. Wilson <i>Assistant Treasurers</i>
Edwin J. Beck Daniel L. Brown Robert T. Lawrence Howard C. Nason Charles H. Wood <i>Vice Presidents</i>	
Fosdick P. Harrison <i>Clerk of Corporation</i>	

Trustees

B. Adams W. S. Ballard *D. H. Bigelow *M. G. Bolster R. F. Bradford *D. L. Brown S. C. Brown T. D. Cabot F. J. Carey *A. L. Coburn, Jr. †H. W. Cole R. W. Cordingley C. M. Cutler L. Dana J. A. Erickson A. P. Everts, Jr. A. G. Ferguson (Hon.) G. C. Francis †T. B. Gannett W. F. Goodale, Jr. C. S. Hart F. W. Hatch P. F. Hellmuth R. R. Higgins	*D. H. Howie *C. Hunneman *V. C. Johnson W. F. Keesler N. W. Kenney *R. M. Morgan J. R. Morss W. F. Morton D. R. Sargent E. W. Smith *J. J. Snyder H. Stuetzer, Jr. †D. G. Sullivan L. A. Sykes D. T. Trigg F. F. Vorenberg E. Walcott †R. P. Waters, Jr. L. H. Weinstein M. C. Wheeler J. N. White R. G. Wiese †A. S. Woodworth P. I. Wren
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Deposits go on interest fifteenth business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws Tuesday next preceding the tenth day of April

Brighton Five Cents Savings Bank**309 Washington Street (Brighton District)**

Date of Incorporation, March 28, 1861

Branch Offices**121 Harvard Avenue, Allston****1948 Beacon Street, Cleveland Circle**

Charles J. Kiley <i>President</i>	Edward T. Kiley <i>Treasurer</i>
Edward T. Kiley <i>Vice President</i>	Barry F. St. George <i>Assistant Treasurer</i>

George F. Cahill
*Clerk of Corporation***Trustees**

†K. H. Brock J. H. Burke G. F. Cahill H. G. Cawley *N. J. Cuggino K. Donovan *J. J. Droney J. S. Kavanah	*C. J. Kiley E. T. Kiley E. J. King †J. J. Murphy *E. K. Pillsbury †J. W. Sullivan *A. J. Welch, Jr.
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Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Wednesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

Charlestown Savings Bank

55 Summer Street

Date of Incorporation, April 7, 1854

Branch Offices

25 Union Street

1645 Tremont Street

1 Thompson Square, Charlestown

532 Commonwealth Avenue

1355 Washington Street

Norman F. Barrett

President

Wallace C. Baxter

Theodore L. Storer

Charles F. Whiting

John E. Wilkinson

Percy R. Ziegler

Vice Presidents

Florence M. Moody

Clerk of Corporation

John E. Wilkinson

Treasurer

Henry T. Andrews

Albion M. DeLong

Kenneth N. S. Ferguson

Oliver C. Peterson

Louise Seely

Walter O. Spofford

John E. Stewart

Robert H. Sulis

Horace W. Tibbetts

Carl H. Wiedemann

*Assistant Treasurers**Trustees*

*R. G. Babcock

*S. C. Badger

*N. F. Barrett

W. C. Baxter

G. W. Blackwood

W. G. Bowler

W. S. Brewster

†A. T. Buros

M. M. Cantor

R. C. Damon

†W. D. Duryea

P. Eiseman

J. Farley

R. B. Fowler

R. J. Gardner

E. V. Grabill

G. Hansen

J. P. Healey

E. Henderson, III

T. M. Hennessey

*T. M. Horan

*D. J. Hurley

R. B. Johnson

M. J. Lorimer

A. Loring

J. W. Lowe

†C. F. Machen

H. B. McGuire

†O. S. Morrill

H. L. Niles

E. H. Perkins

J. J. Quinn

†D. L. Rhind

H. B. Shepard

H. W. Shumaker

*F. F. Stockwell

T. L. Storer

J. H. Sweeney

R. P. Tibolt

C. W. Trempf

F. L. Tucker

C. M. Werly

S. L. Whipple

C. F. Whiting

J. E. Wilkinson

*P. R. Ziegler

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday in November

Dorchester Savings Bank

572 Columbia Road (Dorchester District)

Date of Incorporation, April 16, 1894

Branch Offices

1625 Blue Hill Avenue, Mattapan

569 Washington Street

Arthur F. Shaw, Jr.

President

Ralph Lowe, Jr.

Endicott Smith

Frederick C. Holland

Robert L. Clark

Vice Presidents

Robert L. Clark

Treasurer

Herbert S. French

Alton L. Horte

Alice C. Kenney

Louis H. Maurer

Assistant Treasurers

Linwood F. Gifford

*Clerk of Corporation**Trustees*

G. Y. Berry, Jr.

C. E. Borden

R. F. Chamberlain

R. L. Clark

C. F. Collins

E. A. Craig

*M. F. Ellis

†C. R. Erlandson

†W. R. Freeman

L. F. Gifford

B. S. Jackson

†R. P. Kenney

*R. Lowe, Jr.

J. C. Mahoney

D. W. Newcomb

*A. F. Shaw, Jr.

E. Smith

*R. E. Smith

A. V. Thompson

*C. L. Whittier

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15Annual meeting date as provided for in By-Laws
second Wednesday in May**East Boston Savings Bank**

10 Meridian Street (East Boston District)

Date of Incorporation, April 26, 1848

Branch Office

5 Bennington Street

William T. Vose

President

George E. Hodge

Stewart P. Lynch

Vice Presidents

J. Douglas Brown

Clerk of Corporation

Robert E. Turpin

Treasurer

C. Maxwell French

Richard P. Belcher

Charles R. Cranford

*Assistant Treasurers**Trustees*

*J. E. Bagley, Jr.

J. D. Brown

†P. A. Cervizzi

*C. E. Doane

G. W. Downie

*F. B. Duncan

W. H. Dykstra

J. Guarino

†H. A. Ham

*G. E. Hodge

T. E. Key

A. Loschi

†J. I. Lynch

*S. P. Lynch

R. H. McLaughlin

G. M. Morrison, Jr.

W. R. Morrison, Jr.

A. S. Pigeon

*G. Pigeon

R. E. Turpin

*W. T. Vose

R. E. Webb

A. F. Wilson

J. Woolley

Deposits go on interest fifteenth day of each month

Dividends are payable January 16, April 16, July 16 and October 16

Annual meeting date as provided for in By-Laws
Monday preceding fifteenth day of April

*Member of Board of Investment.

†Member of Auditing Committee.

Eliot Savings Bank**165 Dudley Street (Roxbury District)****Date of Incorporation, February 8, 1864**

Theodore S. Thompson <i>President</i>	P. Roland Hebert <i>Treasurer</i>
Laurence K. Hawkins	Leila M. Atwood
Richard S. Willis <i>Vice Presidents</i>	Charles F. Read <i>Assistant Treasurers</i>

Walter R. Meins
Clerk of Corporation

Trustees

*E. L. Bond	†W. R. Meins
H. E. Braconier	R. E. Mills
H. J. Chilton	†H. D. Norstrand
E. H. Eacker	*D. K. Packard
†B. H. Field	G. B. Rowlings
†R. C. Folsom	E. B. Smith
L. K. Hawkins	G. A. Stockemer
P. R. Hebert	M. G. Summers
*L. P. Hills	*T. S. Thompson
†D. C. Howlett	H. C. Ward
R. C. Hussey	*R. S. Willis
F. D. Littlefield	*W. Wright

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
first Tuesday in April

Grove Hall Savings Bank**455 Blue Hill Avenue (Roxbury District)****Date of Incorporation, January 30, 1914****Branch Office****1167-1175 Blue Hill Avenue, Dorchester**

A. Murray Ginzberg <i>President</i>	Horace W. Whynot <i>Treasurer</i>
Walter L. Collins	Irving Adams
Irving Usen <i>Vice Presidents</i>	Percival A. Ames
Arnold S. Dane <i>Clerk of Corporation</i>	Joseph G. Hallett
	James T. Mulligan
	Josephine Spellman <i>Assistant Treasurers</i>

Trustees

G. Alpert	†M. Saxe
A. S. Beal	S. Schein
J. Cohen	A. Shactman
W. L. Collins	†B. G. Shapiro
A. S. Dane	H. Singer
*C. S. Elkind	A. M. Slater
*L. Endlar	S. L. Slosberg
L. Flax	A. G. Smith
*A. M. Ginzberg	B. Solomon
†H. S. Goldberg	I. Usen
E. S. Lebowich	J. Ware, Jr.
J. L. MacNeil	*D. Weisberg
J. G. Riesman	H. W. Whynot
*L. R. Rolde	

Deposits go on interest twentieth business day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws
Tuesday preceding the second Wednesday in April

The Hibernia Savings Bank**50 State Street****Date of Incorporation, May 21, 1912**

Albert P. Hill <i>President</i>	James W. Conners <i>Treasurer</i>
Thomas A. Cronin	Natale Coraine
William F. Hickey <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Charles B. Carroll
Clerk of Corporation

Trustees

C. B. Carroll	J. W. Mahoney
J. W. Conners	*J. J. Maloney, Jr.
N. Coraine	†E. J. McDewitt
†J. J. Cotter	J. F. O'Connell, Jr.
*T. A. Cronin	†J. W. O'Connor
J. E. Downes, Jr.	J. Quincy
A. E. Haley	J. D. Riordan
W. F. Hickey	E. H. Roemer
*A. P. Hill	*W. H. Ryan
H. M. Hill	*P. P. Stuart
*J. J. Magee	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15 and July 15
Annual meeting date as provided for in By-Laws
Tuesday preceding the second Wednesday of April

Home Savings Bank**69 Tremont Street****Date of Incorporation, March 17, 1869**

Alton P. Cole <i>President</i>	Donald A. Pope <i>Treasurer</i>
John H. Guluzian <i>Exec. Vice President</i>	Christopher C. Winslow
James M. Rothwell	John P. Cooper
Edward Norris	Donald B. Emerson
Robert D. Miller <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	Evelyn F. Grace <i>Clerk of Corporation</i>

Trustees

†D. C. Arnold	W. A. W. Krebs
P. W. Atwood	L. H. Martin
*B. Bump	A. L. Miller
J. K. Butters	J. Preston
N. L. Cahners	J. F. Rich
*A. P. Cole	H. B. Richmond
*E. P. Currier	*J. M. Rothwell
†E. L. Francis	R. S. Shreve
L. S. Glidden, Jr.	C. L. Smith, Jr.
†J. Greenbaum	*C. M. Spencer
J. H. Guluzian	T. E. Stevenson
*G. R. Harding	*E. F. Tillson
W. G. Harding	R. Wengren

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10
Annual meeting date as provided for in By-Laws
third Wednesday of December

*Member of Board of Investment.

†Member of Auditing Committee.

The Hyde Park Savings Bank
1196 River Street (Hyde Park District)

Date of Incorporation, March 11, 1871

Chester W. Hardy <i>President</i>	Arthur L. MacDonald, Jr. <i>Treasurer</i>
Percy J. Peardon Edward P. Shaw <i>Vice Presidents</i>	Harlan R. Pinkham <i>Assistant Treasurer</i>
Ruth M. Sudbey <i>Clerk of Corporation</i>	Michael J. Dray <i>Chairman of Board</i>

Trustees

J. W. Agnew	G. F. Marden
†P. G. Douglas	*P. J. Peardon
*M. J. Dray	H. R. Pinkham
*R. Freeman	E. R. Pulsifer
*C. W. Hardy	D. T. Scott
W. B. Harlow (Hon.)	E. P. Shaw
*H. Heap, Jr.	†S. O. Swangren
A. L. MacDonald, Jr.	†G. W. Weddleton

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws last Wednesday in May

Lincoln Savings Bank

1111 Columbus Avenue

Date of Incorporation, November 5, 1915

Robert A. MacLellan <i>President</i>	Donald B. Wallace <i>Treasurer</i>
John F. Murphy J. Frederick Clune Richard J. Condon Thomas W. Crosby Albert M. Moloney <i>Vice Presidents</i>	Henry Slide <i>Assistant Treasurer</i>
	Frank J. Glossa <i>Clerk of Corporation</i>
	Robert A. MacLellan <i>Chairman of Board</i>

Trustees

J. F. Bowers	J. W. Haley
G. I. Breen	J. W. Hennigan
*W. F. Carroll	R. H. Kelly
P. C. Cleary	†A. J. MacLellan
*J. F. Clune	*R. A. MacLellan
*J. P. Condon	T. F. Mahan
R. J. Condon	†J. F. McHale
R. J. Cotter, Jr.	A. M. Moloney
T. W. Crosby	*J. F. Murphy
F. A. Davis	†J. G. Murphy
W. T. Doyle	W. J. Sheils
*T. J. Flanagan	E. J. Vogel
F. J. Glossa	D. B. Wallace
D. C. Haley	F. A. York, Jr.

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in December

The Provident Institution for Savings
in the Town of Boston
36 Temple Place-30 Winter Street

Date of Incorporation, December 13, 1816

Branch Offices
90 Federal Street
Summer-Washington Subway
15 Plaza, Prudential Center

John S. Howe <i>President</i>	Kenneth B. McMullen <i>Treasurer</i>
Leonard P. Chamberlain <i>Exec. Vice President</i>	Bernice D. Parks
Bernice D. Parks	Albert R. Johannesen
George G. Cleveland <i>Vice Presidents</i>	Walter L. Bergman
Wm. Arthur Dupee <i>Sec. of Corporation</i>	Dean P. Friberg <i>Assistant Treasurers</i>
	Edward L. Bigelow <i>Chairman of Board</i>

Trustees

J. Q. Adams	J. S. Howe
O. K. Anderson	R. C. Jordan
*E. L. Bigelow	*R. Livermore, Jr.
E. L. Bigelow, Jr.	J. Lowell
D. C. Cave	*R. Lowell
L. P. Chamberlain	E. Lyne
J. L. Cooper	*F. S. Moseley, III
*C. E. Coting	†G. Olmsted, Jr.
C. C. Cunningham, Jr.	E. H. Osgood
L. Curtis	A. H. Parker, Jr.
C. Devens	†R. F. Perkins
W. A. Dupee	H. L. Shattuck
B. K. Elliott	R. E. Slater
*D. Foster	L. P. Stack
*F. C. Gray	†J. O. Stubbs
M. Gray	†P. H. Theopold
J. Grew	D. C. Watson
*H. F. Hagemann, Jr.	O. Wolcott
B. M. Hall	S. H. Wolcott, Jr.
E. B. Hanify	

Deposits go on interest fifth day of each month

Dividends are payable 1st Monday in January, April, July and October

Annual meeting date as provided for in By-Laws third Tuesday of December

South Boston Savings Bank
460 West Broadway (South Boston District)
Date of Incorporation, March 3, 1863

Chandler Bigelow <i>President</i>	Alfred W. Archibald <i>Treasurer</i>
George M. Pond	Irving L. Hobbs
Francis P. Hersey	Edward G. Morse
Alfred W. Archibald <i>Vice Presidents</i>	Dana L. Ruoff <i>Assistant Treasurers</i>
John M. Bleakie <i>Clerk of Corporation</i>	Chandler Bigelow <i>Chairman of Board</i>

Trustees

A. W. Archibald	*F. P. Hersey
C. Bigelow	E. H. Hommel
J. M. Bleakie	E. M. Kling
S. W. Blinstrub	J. F. Lanergan
*H. Bowen	L. H. Leary
†M. G. Chamberlin	*F. G. Neal
R. Cutler	*G. M. Pond
*F. Deane	R. E. Seeger
†A. L. Doggett	†A. O. Shallna
F. E. Douglas	M. I. Stone
J. Fine	*S. A. Weld
H. Gambrell, Jr.	

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in April

*Member of Board of Investment.

†Member of Auditing Committee.

Suffolk Franklin Savings Bank
45 Franklin Street

Date of Incorporation, March 7, 1833

Branch Offices
1 Tremont Street
66 Charles Street
6 Park Square
205 Berkeley Street
607 Boylston Street
139 Massachusetts Avenue
10 Birch Street, Roslindaile

Joseph H. Bacheller, Jr. Cora I. Blanchard
President John M. George
Edward M. Kehoe Douglas H. Smith
Vice President Robert E. Snow
Herbert W. Gray, Jr. Albert A. Osterberg
Treasurer Robert D. West
U. Haskell Crocker Maynard L. Harris
Clerk of Corporation *Assistant Treasurers*
Chairman of Board

Trustees

†F. W. Andres	*M. L. Harris
†H. H. Ayer	E. Henderson
*J. H. Bacheller, Jr.	L. T. Hill
A. G. Barry	G. Howland
T. P. Beal	A. B. Hunt
G. W. Blakeley, Jr.	C. Hutchins
H. Bourneuf	K. L. Isaacs
E. D. Brooks (Hon.)	E. M. Kehoe
E. D. Brooks, Jr.	R. W. Lawson
L. W. Cabot	A. P. Loring
*R. P. Chapman	R. H. Lovell
U. H. Crocker	*J. W. Lund
L. F. Daley	J. B. McIntosh
L. B. Damon	*H. H. Meyer
C. C. Dasey	A. O'Keeffe (Hon.)
W. R. Driver, Jr.	J. W. Olmsted
R. J. Eaton (Hon.)	M. E. Pierce
R. G. Emerson (Hon.)	W. L. Pierce
J. T. Fallon	J. E. Rogerson
D. Falvey	*W. B. Snow
†J. G. Flint	Q. W. Wales
E. W. Gammons	S. Weeks, Jr.
J. F. Gerrity	A. Wheeler
F. T. Hammond, Jr.	W. W. Wolbach
†J. B. Harriman	*H. A. Wood, Jr.

Deposits go on interest tenth day of each month
Dividends are payable monthly on the 10th day of each month

Annual meeting date as provided for in By-Laws
third Tuesday in December

Union Savings Bank of Boston
69 Franklin Street

Date of Incorporation, February 11, 1865

Branch Offices
216 Tremont Street
728 Washington Street, Norwood

Francis P. Brennan	William H. Wragg
<i>President</i>	<i>Treasurer</i>
Thomas J. McHugh	Robert W. Clifford
John C. Morrison	Joseph G. Edwards
<i>Vice Presidents</i>	Veronica E. Fitzgerald
Ruth E. Manning	Herbert V. Gearty
<i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>

Trustees

*J. I. Ahern	*A. J. Kelly
J. K. Benson	W. C. Kendrick
J. C. Bothwell, Jr.	E. H. Lane
†J. K. Bottomley	W. E. Mackey
*F. B. Brennan	*T. J. McHugh
E. A. Brest	*A. C. McMenimen
F. A. Carlson	*J. C. Morrison
F. P. Carolan	F. J. Muldoon
E. Catlin, Jr.	†T. L. O'Connor
E. B. Crowley	*E. J. O'Neil, Jr.
J. F. Fitzgerald	W. J. O'Sullivan
W. J. Fitzgerald	L. H. Parks
F. G. Fitzpatrick (Hon.)	R. D. Patterson
†T. J. Galligan, Jr.	J. V. Quinlan
W. J. Gillis	H. H. Scott
W. J. Hagerty	J. A. Walsh
J. J. Halloran	W. H. Wragg
T. M. Joyce	

Deposits go on interest tenth day of each month
Dividends are payable January 20, April 20, July 20
and October 20

Annual meeting date as provided for in By-Laws
April ninth

Warren Institution for Savings
3 Park Street

Date of Incorporation, February 21, 1829

Branch Offices
52 Congress Street
North Station Concourse
South Station Concourse

Archibald Dresser	Albert E. Pfefferle
<i>President</i>	<i>Treasurer</i>
John P. Carr	Henry G. Hedquist
Albert E. Pfefferle	Johan G. W. Holmberg
<i>Vice Presidents</i>	Ainslie L. MacPhail
Winifred H. Nash	Louis W. Sheppard
<i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>

Archibald Dresser
Chairman of Board

Trustees

H. R. Bartlett	†A. B. Gowing
C. W. Blood	J. F. Hunnewell
F. H. Burr	*J. A. Jeffries
J. P. Carr	C. Kenny
†T. Chase	J. F. McManmon
*D. L. Currier	T. Motley
*A. Dresser	A. E. Pfefferle
B. A. Druker	*B. C. Tower
*J. H. Eaton, Jr.	*W. B. Tyler
B. T. Fawcett	G. Wallace
*P. W. Fitzpatrick	†J. N. Worcester

Deposits go on interest tenth day of each month
Dividends are payable on or before the 20th day
of January, April, July and October
Annual meeting date as provided for in By-Laws
fifth day of January

*Member of Board of Investment.

†Member of Auditing Committee.

Willey Savings Bank**22 Boylston Street**

Date of Incorporation, March 18, 1892

Leone V. Gould <i>President</i>	Emanuel H. Sanders <i>Treasurer</i>
Aubrey C. Trethewey	Bradbury H. Huff
Charles E. Gibson	William J. Collins
Verdie A. Dodds <i>Vice Presidents</i>	Assistant Treasurers
Lewis S. Burns <i>Clerk of Corporation</i>	Arthur S. Roe <i>Chairman of Board</i>

Trustees

L. S. Burns	†R. S. Hamilton
V. A. Dodds	†S. W. Howe
E. A. Farnum	†E. C. Keating
S. Fernald	*A. S. Roe
†R. FitzGerald	D. B. Ruggles
*C. E. Gibson	E. H. Sanders
*D. C. Goss	G. P. Towle
*L. V. Gould	*A. C. Trethewey
J. M. Haffenreffer	T. F. Tuttle
R. A. Hall	D. W. Vose

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable May 25 and November 25

Annual meeting date as provided for in By-Laws May fifteenth

BRAINTREE**The Braintree Savings Bank****865 Washington Street
(South Braintree District)**

Date of Incorporation, March 21, 1870

Norton P. Potter <i>President</i>	Robert P. Gray <i>Treasurer</i>
Ernest T. Fulton	John M. Burchell
Mortimer N. Peck	Assistant Treasurer
Carroll D. Welch <i>Vice Presidents</i>	

Trustees

H. J. Albee	*N. P. Potter
G. W. Bryant	†J. H. Swift, Jr.
*E. T. Fulton	†R. W. Sullivan
R. P. Gray	J. T. Trefry, Jr.
H. B. Hollis	*C. D. Welch
D. K. Norris	†W. E. Westman
*M. N. Peck	*H. C. White

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws third Tuesday in April

BRIDGEWATER**Bridgewater Savings Bank****14 Main Street**

Date of Incorporation, March 19, 1872

Branch Office**12 West Center Street, West Bridgewater**

Alfred T. Wells <i>President</i>	Frank W. Burrill <i>Treasurer</i>
Orran D. Libby <i>Vice President</i>	Ralph A. Hopkins <i>Assistant Treasurer</i>
Paul Huffington <i>Clerk of Corporation</i>	Wayne E. Clark <i>Chairman of Board</i>

Trustees

A. W. Ahlborg	†J. E. Keith
R. G. Barker	†J. J. Kent
F. W. Burrill	*O. D. Libby
R. G. Clark, Jr.	R. A. McNeeland
*W. E. Clark	C. P. Resevick
*H. G. Daiker	E. W. Rice
†H. M. Estabrook, Jr.	F. Sanborn
*C. A. Freeman	†H. A. Sarkisian
P. Huffington	J. A. Shockley
*J. W. Johnson	*A. T. Wells
E. M. Keith	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Monday in April

BROCKTON**Brockton Savings Bank****1 North Main Street**

Date of Incorporation, March 3, 1831

Branch Offices**443 Belmont Street
589 Centre Street**

Harold S. Crocker <i>President</i>	Harry E. Adams, Jr. <i>Treasurer</i>
Harry E. Adams, Jr. <i>Exec. Vice President</i>	Michael E. Tumonis <i>Vice Treasurer</i>
Joseph W. Keith <i>Vice President</i>	Frederick J. Roche
John A. Eaton, Jr. <i>Clerk of Corporation</i>	Walter R. Lendh
	Andrew W. Carter <i>Assistant Treasurers</i>

Trustees

H. E. Adams, Jr.	A. L. Lane
H. A. Baynes	*F. B. Linehan
*H. S. Crocker	*A. D. Matarese
†S. W. Davis	M. B. Norcross (Hon.)
A. C. Doyle	E. H. O'Neill
J. A. Eaton, Jr.	†P. W. Prouty
B. C. Forsberg	†K. E. Sampson
G. O. Jenkins	*H. W. Sprague
G. E. Keith	H. L. Taylor
*J. W. Keith	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday in April

*Member of Board of Investment.

†Member of Auditing Committee.

People's Savings Bank of Brockton**221 Main Street**

Date of Incorporation, February 8, 1895

Branch Office
25 Westgate Mall

George I. Crowell <i>President</i>	Deane R. MacKenzie <i>Treasurer</i>
Franklin H. Whitney <i>Exec. Vice President</i>	George W. Cranford, Jr. Richard L. Drew Carleton G. Smith Robert E. Swanson <i>Assistant Treasurers</i>
Herbert C. Low Roger Keith <i>Vice Presidents</i>	
William A. Ingram <i>Clerk of Corporation</i>	
<i>Trustees</i>	

J. M. Berglund
*F. E. Burgess
*G. I. Crowell
W. E. Doyle
W. A. Ingram
*R. Keith
†R. M. Keith
W. E. Keith
P. H. Leavitt

H. C. Low
†L. C. Lyda
D. R. MacKenzie
*A. F. Phillips
†F. W. Pope
R. J. Potvin
*R. C. Reed
J. R. Wheatley
F. H. Whitney

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable March 1 and September 1
Annual meeting date as provided for in By-Laws second Monday in January

BROOKLINE**Brookline Savings Bank****160 Washington Street**

Date of Incorporation, February 24, 1871

Branch Offices
1340 Beacon Street
1018 West Roxbury Parkway
1014 Beacon Street

H. S. Payson Rowe <i>President</i>	Adrian E. Bessey <i>Treasurer</i>
Franklin T. Pfaelzer, Jr. Frederick T. Pratt J. Warren Vedder, Jr. Adrian E. Bessey <i>Vice Presidents</i>	J. Stanley Lee J. Warren Vedder, Jr. Earl C. Rogers Percy S. Hardy Georgina S. Reeser <i>Assistant Treasurers</i>
Henry D. White <i>Clerk of Corporation</i>	H. S. Payson Rowe <i>Chairman of Board</i>
<i>Trustees</i>	

†H. G. Bradlee, Jr.
W. A. Burnham
P. Dean
F. S. Deland, Jr.
*R. I. Hunneman
*J. H. Magee
*R. B. Miner
†H. H. Newell
C. A. Newhall

*F. T. Pfaelzer, Jr.
*F. T. Pratt
R. W. Pratt
R. W. Rogers
*H. S. P. Rowe
*A. W. Soule
J. W. Vedder, Jr.
†H. D. White

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws Thursday next preceding the tenth of January

CAMBRIDGE**Cambridge Savings Bank****1374 Massachusetts Avenue**

Date of Incorporation, April 2, 1834

Granville H. Beever <i>President</i>	John P. Derby <i>Treasurer</i>
Stuart Shaffer <i>Exec. Vice President</i>	James P. Butler Gilmore B. Creelman, Jr. Louis A. Dussault <i>Assistant Treasurers</i>
Henry W. Durant <i>Vice President</i>	
Marcus Morton <i>Clerk of Corporation</i>	

Trustees

†F. Adams F. T. Baldwin *R. Baldwin T. R. Beal *G. H. Beever A. H. Brooks, Jr. †J. G. Cushman R. A. Dow A. Drinkwater *R. P. Dudley *H. W. Durant	J. H. Dyer V. R. Herterick *A. S. Hill S. H. Lawton †J. Lintner A. Morrison M. Morton E. W. Sexton S. Shaffer K. Upton
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Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Wednesday in December

Cambridgeport Savings Bank**689 Massachusetts Avenue**

Date of Incorporation, March 15, 1853

Stanley L. Brown <i>President</i>	Raymond J. Adams <i>Treasurer</i>
Joseph Guiney William T. Livingston Leslie C. Read John W. Wood George A. Yule <i>Vice Presidents</i>	John P. Geishecker <i>Vice Treasurer</i> Doris A. Johnson George E. Wilson <i>Assistant Treasurers</i>
Albert F. White <i>Clerk of Corporation</i>	Robert F. Nutting <i>Chairman of Board</i>

Trustees

C. T. Abbott E. L. Bennett †B. H. Bowden H. G. Bradlee *S. L. Brown *P. R. Corcoran †W. P. Dole *J. Guiney R. D. Muzzy *R. F. Nutting	J. W. Powers *L. C. Read †N. B. Ricker E. I. Snider D. Spencer R. Tonon J. O. Welch A. F. White C. P. Whitlock J. W. Wood
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Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 20, April 20, July 20 and October 20

Annual meeting date as provided for in By-Laws third Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

East Cambridge Savings Bank**292 Cambridge Street**

Date of Incorporation, April 29, 1854

George E. Lakschewitz <i>President</i>	Earland S. Black <i>Treasurer</i>
Earland S. Black	David T. Brewster
Willard C. Craig	Ralph G. Burstad
<i>Vice Presidents</i>	Charles B. Cutter <i>Assistant Treasurers</i>

Norman S. Blanchard
Clerk of Corporation

Trustees

T. E. Ahern	R. R. DeGuglielmo
E. S. Black	†R. W. Fawcett
N. S. Blanchard	*J. F. Jefferson
*J. H. Campbell	*G. E. Lakschewitz
J. J. Cherkerzian	A. E. Lerman
O. D. Clark	R. A. Sheffield
†R. F. Clark	†L. O. Simonds
*W. C. Craig	*J. Thomson, Jr.
C. B. Cutter	H. C. Waddle, Sr.

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws fourth Monday of November

North Avenue Savings Bank**1960 Massachusetts Avenue**

Date of Incorporation, March 7, 1872

Lauriat Lane <i>President</i>	Arthur W. Emerson <i>Treasurer</i>
Arthur W. Emerson <i>Exec. Vice President</i>	Harold M. Cook
Frederick H. Nickels <i>Vice President</i>	Ralph R. Forsman
Francis W. K. Smith <i>Clerk of Corporation</i>	William F. Askin, Jr.
	Kenneth Holland <i>Assistant Treasurers</i>
	Ralph F. George <i>Chairman of Board</i>

Trustees

J. B. Ames	H. G. Gerrish
H. W. Atkinson	*T. F. Gibson
G. Bailey	*L. Lane
P. Belliveau	†J. A. Lunn
*R. E. Bennink	*F. H. Nickels
*J. F. Blackman	*J. W. Norris
F. H. Davis	D. P. Noyes
C. de Rham, Jr.	†G. M. Olive
†J. M. Dry	F. W. K. Smith
O. C. Eckel	J. H. Walsh
A. W. Emerson	W. J. Wauters (Hon.)
†F. J. England	D. B. Wilson
*R. F. George	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws first Wednesday in June

CANTON**The Canton Institution for Savings****557 Washington Street**

Date of Incorporation, March 4, 1835

Charles K. Endicott <i>President</i>	Ralph C. Jackson <i>Treasurer</i>
Paul Revere	Joseph F. Ronayne <i>Assistant Treasurer</i>
George M. Mansfield <i>Vice Presidents</i>	

Charles F. Leary
Clerk of Corporation

Trustees

†J. S. Bullock	*G. M. Mansfield
†J. H. Draper, Jr.	D. Packard
W. S. Draper, Jr.	C. W. Pinkham
*C. K. Endicott	†V. Pozzo
*F. L. Ervin	*P. Revere
*J. E. Fish	R. T. Seavey
R. C. Jackson	J. C. Sullivan
J. L. Keeling	*R. W. Wetherbee
C. F. Leary	*R. Williams, Jr.

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Wednesday in April

CHELSEA**Chelsea Savings Bank****267 Broadway**

Date of Incorporation, April 28, 1854

Branch Office**10 Pleasant Street, Revere**

Wilford S. Cuthbertson <i>President</i>	William M. Beal <i>Treasurer</i>
William C. Andrew <i>Exec. Vice President</i>	Donald R. Stormont
William M. Beal	Henry D. Alpers
Sidney M. Kensinger	Alfred R. Dugan
Donald E. Stormont	Edwin C. Gardner
Edward P. Wells <i>Vice Presidents</i>	Elizabeth A. Geary <i>Assistant Treasurers</i>
Gertrude L. Flemming <i>Clerk of Corporation</i>	Ichabod F. Atwood <i>Chairman of Board</i>

Trustees

W. C. Andrew	W. L. Martin
*I. F. Atwood	W. J. Murdock, Jr.
W. M. Beal	F. L. Patton
A. J. Bowker	C. D. Rockwell
†W. J. Creedon	R. O. Rockwell
*W. S. Cuthbertson	F. J. Ryan
†H. W. Dingwell	*G. W. Shepherd
†P. D. Duncan	I. W. Slade
*W. W. Dykeman	*S. A. Smith
W. R. Holmes	D. R. Stormont
F. A. Johnson	J. E. Stormont
*S. M. Kensinger	*E. P. Wells
B. R. Kiernan	S. B. Whittaker
F. J. Lane	

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday in May

*Member of Board of Investment.

†Member of Auditing Committee.

County Savings Bank

435 Broadway

Date of Incorporation, February 27, 1890

Herbert C. Corliss <i>President</i>	Kenneth M. Smith <i>Treasurer</i>
Alton B. Atwood	C. Muriel Nickerson
C. Muriel Nickerson	Paul D. Carlberg
Peter B. Seamans <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
	Robert C. Seamans <i>Chairman of Board</i>

Frederick J. Sullivan
Clerk of Corporation

Trustees

*A. B. Atwood	C. M. Nickerson
C. N. Atwood	A. Salter
J. Bailen	†D. C. Seamans
H. R. Browne	*P. B. Seamans
†W. M. Bush	*R. C. Seamans
*H. C. Corliss	K. M. Smith
H. W. Frost	F. J. Sullivan
S. J. Leonard	*J. F. Tierney
A. J. Leone	*J. F. Tierney, Jr.
E. J. McCarthy	E. S. Wozniak
†D. J. McCarty	

Deposits go on interest twentieth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

CHICOPEE

Chicopee Savings Bank

36 Center Street

Date of Incorporation, February 27, 1845

Branch Office

794 Memorial Drive, Chicopee Falls

(Office vacant) <i>President</i>	Stephen A. Zajchowski <i>Treasurer</i>
Ernest R. Lavigne	Leonard W. Hillert
Edward F. McDonnell	George D. Ouimette
Addison C. Morse	Albert H. Roy
Stanislav Sitarz <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Richard G. Mosher
Clerk of Corporation

Trustees

E. W. Beauchamp	*E. F. McDonnell
D. F. Canty	*A. C. Morse
P. H. D'Amour	R. G. Mosher
†E. R. Dupuis	†G. C. Murphy
*R. E. Fontaine	J. B. Peltz
B. A. Galuszka	E. J. Pryzbyla
†R. W. Gelinis	E. A. Roy
J. M. Grise, Jr.	*W. W. Sample
H. J. Kulig	S. Sitarz
*E. R. Lavigne	S. A. Zajchowski

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Monday of January

Chicopee Falls Savings Bank

91 Main Street (Chicopee Falls District)

Date of Incorporation, March 20, 1875

Branch Office

1577 Memorial Drive, Fairview District

G. Noble Davidson <i>President</i>	James P. Dout <i>Treasurer</i>
Leslie C. Taylor <i>Exec. Vice President</i>	George F. Cliche
Lawrence R. Flint <i>Vice President</i>	Neil W. Marshall
	Walter I. Sergienko <i>Assistant Treasurers</i>

Eugene J. O'Neil
Clerk of Corporation

Trustees

A. Balthazar	†A. E. Gelinis
†R. E. Blank	*S. B. King
*G. N. Davidson	E. J. O'Neil
J. A. Deslauriers	†F. A. Rothery
J. L. Fitzpatrick	*W. J. Strycharz
*R. W. Fleury	L. C. Taylor
*L. R. Flint	E. J. Ziemba

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Thursday after first Monday in December

CLINTON

Clinton Savings Bank

200 Church Street

Date of Incorporation, May 15, 1851

John D. Hamilton <i>President</i>	James H. Wiesman <i>Treasurer</i>
Edward F. Gibbons	James P. Durkin
Douglas J. Hayes <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

John J. Philbin
Clerk of Corporation

Trustees

D. W. Carruth	*D. J. Hayes
N. S. Coldwell	*A. Kuettner
W. F. Constantino	W. T. Normandin (Hon.)
*A. J. Friedrich	J. J. Philbin
†E. P. Gannon	†H. L. Robichaud
†P. A. Garofoli	G. J. Sesia
*E. F. Gibbons	F. O. Vorspohl
*J. D. Hamilton	J. H. Wiesman

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

COHASSET**Cohasset Savings Bank**
13 Elm Street

Date of Incorporation, February 28, 1845

John Bates <i>President</i>	Donald E. Bates <i>Treasurer</i>
John Dean <i>Vice President</i>	Margaret M. Mulcahy <i>Assistant Treasurer</i>

T. Frederick Mulcahy
*Clerk of Corporation**Trustees*

D. E. Bates	†A. F. Petersen
*J. Bates	W. E. Poland
*T. Bates	*M. B. Pratt
†D. S. Campbell	R. E. Sherbrooke
*J. H. Dean	†W. C. Swift
H. T. Gleason	R. T. Wetzler
P. T. Litchfield	*W. C. Wheelwright
T. F. Mulcahy	

Deposits go on interest first business day of each month

Dividends are payable January 6 and July 6

Annual meeting date as provided for in By-Laws second Monday in January

CONCORD**The Middlesex Institution for Savings**
46 Main Street

Date of Incorporation, March 4, 1835

Branch Office
315 Main Street, Acton

James R. Mercer, Jr. <i>President</i>	John C. Collins <i>Treasurer</i>
Thomas Flint	Whitney S. Smith
Whitney S. Smith <i>Vice Presidents</i>	H. Bradford Sturtevant, III
Charles D. MacPherson <i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>

Trustees

*S. Buttrick	†W. D. Locke
G. W. Clark	*F. H. Lovejoy
J. C. Collins	C. D. MacPherson
R. Crafts	*J. R. Mercer, Jr.
J. M. Eaton, Jr.	E. S. Newbury, Jr.
*T. Flint	R. J. Rodday
*T. R. Huckins	F. W. Smith
P. Jewell, Jr.	W. S. Smith
F. R. Johnson	*E. K. True
G. H. Kidder	†G. Wells
†W. L. Kingman	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Tuesday in June

CONWAY**Conway Savings Bank**
Main Street

Date of Incorporation, March 10, 1887

Ralph G. Lilly <i>President</i>	Alice M. Allis <i>Treasurer</i>
C. Sumner Boyden	Clarence W. Boyden
Raymond S. Totman <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

*R. A. Anderson	L. W. Lagoy
*C. S. Boyden	*D. W. Lilly
C. W. Boyden	*R. G. Lilly
†L. W. Graves	R. L. Roberts
R. G. Hassell	W. O. Seibert
T. A. Herlihy	*R. S. Totman
†G. B. Hosley	†R. P. Youngquist
T. C. Kelleher	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws last Saturday in April

DANVERS**Danvers Savings Bank**
1 Conant Street

Date of Incorporation, March 20, 1850

Charles F. Murray <i>President</i>	Everett A. Needham <i>Treasurer</i>
Ralph H. Gaskill	Grace L. Kirby
Harold K. Parker	William H. Price, Jr.
Donald R. Pope	<i>Assistant Treasurers</i>
Raymond S. Roberts <i>Vice Presidents</i>	Napier B. Caldwell <i>Clerk of Corporation</i>

Trustees

N. B. Caldwell	D. Lockwood (Hon.)
†C. V. Clement, Jr.	*F. D. MacDonald
J. H. Coffin	*C. F. Murray
†G. T. Creese	H. K. Parker
C. Elliott	*D. R. Pope
C. E. Elliott	*R. S. Roberts
*R. H. Gaskill	C. S. Tapley
A. Hutchinson	†C. T. Whittaker
F. H. Kirby	J. D. Woodberry

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in November

DEDHAM**Dedham Institution for Savings**
603 High Street

Date of Incorporation, March 19, 1831

Branch Offices
741 Providence Pike
673 High Street, Westwood

Robert F. Clark <i>President</i>	Daniel J. Savage <i>Treasurer</i>
Frank W. Crocker <i>Vice President</i>	Roland E. Reid
Wilfred N. Day <i>Clerk of Corporation</i>	John D. Lund
	James I. Schock <i>Assistant Treasurers</i>

Waldo C. Hodgdon
*Chairman of Board**Trustees*

R. Bancroft	*N. L. Harris
C. W. Bartlett	W. P. Hersey
*R. F. Clark	*W. C. Hodgdon
F. W. Crocker	†A. Hollingsworth
W. N. Day	*T. E. Jansen, Jr.
†J. Dwinell	G. C. Lee
*B. Fisher	*A. T. Lyman
†F. Grant	W. J. Ripley, Jr.
D. S. Gregory	*H. H. Wood

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of April

*Member of Board of Investment.

†Member of Auditing Committee.

EAST BRIDGEWATER

East Bridgewater Savings Bank
29 Bedford Street

Date of Incorporation, March 8, 1870

Branch Office
1 Mattakeesett Street, Pembroke

Joseph M. Chandler <i>President</i>	Ralph H. Keith <i>Treasurer</i>
Prescott Washburn <i>Vice President</i>	Hazel A. Leland Arthur R. Bradstreet <i>Assistant Treasurers</i>
George A. Ridder <i>Clerk of Corporation</i>	Forest W. Cousins <i>Chairman of Board</i>

Trustees

*J. M. Chandler	H. W. Kerr
†W. M. Clark	†J. C. King
*F. W. Cousins	H. W. Kingman
H. A. Fraser	K. S. Nordin
B. F. Goss	*E. W. Nutter
R. H. Hall	*F. E. Parris
K. G. Henrich	G. A. Ridder
*F. N. Houghton	†A. C. Swanson
R. H. Keith	P. Washburn

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws third Tuesday in March

EASTHAMPTON

Easthampton Savings Bank
36 Main Street

Date of Incorporation, February 10, 1869

Howard E. Fasser <i>President</i>	Philip A. Reed <i>Treasurer</i>
Edward T. O'Brien <i>Vice President</i>	Traugott J. Wodicka Robert L. Mullaly Agnes R. McLean <i>Assistant Treasurers</i>
William M. Fiske <i>Clerk of Corporation</i>	Howard E. Fasser <i>Chairman of Board</i>

Trustees

*A. I. Cartledge	*E. T. O'Brien
P. J. Clapp	T. E. Parsons
†W. J. Czelusniak	*J. S. Rapalus
*H. E. Fasser	*W. E. Riedel
W. M. Fiske	T. J. Scanlon
H. A. Goldberg	P. Stevens
†W. F. Kelsey	R. F. Ulm
†J. T. Lagowski	T. Zavorski
J. J. Moriarty, Jr.	

Deposits go on interest first day of each month if made on or before the tenth day of the month

Dividends are payable February 15 and August 15

Annual meeting date as provided for in By-Laws second Wednesday of July

EASTON

North Easton Savings Bank
68 Main Street (North Easton District)

Date of Incorporation, February 8, 1864

John S. Ames, Jr. <i>President</i>	Aldo D. Johnson <i>Treasurer</i>
Edward M. Carr	Douglas D. Porter <i>Assistant Treasurer</i>
Roger A. McNamara <i>Vice Presidents</i>	John S. Ames, Jr. <i>Chairman of Board</i>
Elmer L. Randall <i>Clerk of Corporation</i>	

Trustees

D. Ames	*C. F. McCarthy
*J. S. Ames, Jr.	*R. A. McNamara
N. A. Anderson	†N. B. Morse
H. E. Boone	A. Pires
*E. M. Carr	†E. L. Randall
*R. J. Hatchfield	*S. F. Rice
A. D. Johnson	H. C. Thomas
†T. Maliff	

Deposits go on interest fifteenth day of each month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Tuesday in January

EDGARTOWN

Dukes County Savings Bank
Main Street

Date of Incorporation, March 8, 1955

John W. Osborn <i>President</i>	Edward E. Mayhew, Jr. <i>Treasurer</i>
Henry Corey	Catherine S. Gay <i>Assistant Treasurer</i>
Robert M. Love	Fred H. Chirgwin <i>Clerk of Corporation</i>
DeWolf C. Thompson <i>Vice Presidents</i>	

Trustees

†J. F. Campbell	W. W. Manning
F. H. Chirgwin	R. J. Mitchell
†H. Corey	*W. B. Norton
*E. E. Cushman	*J. W. Osborn
*F. S. Duarte	D. C. Thompson
A. Hall	*E. G. Tyra
†R. M. Love	E. W. Vincent

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws first Monday of November

EVERETT

Everett Savings Bank
466 Broadway

Date of Incorporation, March 1, 1889

Stanley R. Gardiner <i>President</i>	Frank E. Woodward <i>Treasurer</i>
Willard C. Lombard <i>Vice President</i>	Robert M. Price Harry E. Hall <i>Assistant Treasurers</i>
Alden P. Tuells <i>Clerk of Corporation</i>	

Trustees

*E. H. Ahlin	W. C. Lyford
*H. Beats	H. L. Macaulay
†J. S. Beats	†H. K. Macdonald
*R. S. Gardiner	*R. K. Manning
C. A. Herne	R. K. Manning, Jr.
A. L. Holmes	†G. F. McKinnon
H. M. Jones	*E. H. Tobey
W. C. Lombard	A. P. Tuells
W. P. Lombard	F. E. Woodward

Deposits go on interest fifteenth day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Thursday of April

*Member of Board of Investment.

†Member of Auditing Committee.

FAIRHAVEN**Fairhaven Institution for Savings****15 Center Street**

Date of Incorporation, February 10, 1832

John H. Seaman <i>President</i>	Orrin B. Carpenter <i>Treasurer</i>
R. Wilson Foster <i>Vice President</i>	Theresa E. Underwood Richard H. Carpenter George R. Graves <i>Assistant Treasurers</i>
Robert E. Browne <i>Clerk of Corporation</i>	John H. Seaman <i>Chairman of Board</i>

Trustees

E. G. Braley	†E. A. Hayward
R. E. Browne	E. A. Holden
O. B. Carpenter	*L. B. Maxfield
R. H. Carpenter	†L. W. Morton
R. A. Covill	*J. H. Seaman
*H. A. Darwin	*C. H. Sisson
H. Fell	W. Tallman
*R. W. Foster	T. E. Underwood
†G. A. Greene	R. B. Young

Deposits go on interest second Monday of each month

Dividends are payable 4th Monday of April and October

Annual meeting date as provided for in By-Laws second Monday in January

FALL RIVER**The Citizens' Savings Bank****4 South Main Street**

Date of Incorporation, November 15, 1851

Ray C. Bigelow <i>President</i>	John M. Parker <i>Treasurer</i>
Thomas J. Hudner	John W. Borden
John M. Parker <i>Vice Presidents</i>	James W. Spence, Jr. <i>Assistant Treasurers</i>
Warren A. Parmenter <i>Clerk of Corporation</i>	William E. Crowther <i>Chairman of Board</i>

Trustees

A. L. Audet, Jr.	*T. J. Hudner
*R. C. Bigelow	R. L. LaVault
*G. W. Bliss	D. S. Owler
W. A. Brown, Jr.	J. M. Parker
*L. Burchard	W. A. Parmenter
†T. R. Burrell, III	W. Prescott
O. M. Cherry (Hon.)	M. R. Silva
*J. H. Collins	F. E. Sullivan
*W. E. Crowther	†N. F. Thompson
H. Gottlieb	*H. T. Walker
W. P. Grant	

Deposits go on interest first business day of each month if made on or before the ninth day of the month

Dividends are payable 2nd Monday of June and December

Annual meeting date as provided for in By-Laws second Monday of June

Fall River Savings Bank**141 North Main Street**

Date of Incorporation, March 11, 1828

Branch Office**873 County Street, Somerset**

Robert F. Sykes <i>President</i>	Alston M. Rigby <i>Treasurer</i>
Edward Brayton <i>Vice President</i>	Leslie H. King Bruce A. Boudakian <i>Assistant Treasurers</i>
George M. Jackson <i>Clerk of Corporation</i>	Edward Brayton <i>Chairman of Board</i>

Trustees

*W. Birkett	W. G. Heath
C. D. Boardman	G. M. Jackson
*E. Brayton	*G. E. Kay
†L. S. Brayton	L. Mendes
A. J. Bridgeman	C. R. Murray
J. E. Bullock	V. M. Nanni
†F. M. Chace	A. M. Rigby
*H. W. Durfee	C. C. Smith
†R. H. Gee	*R. F. Sykes
C. H. Hawes	

Deposits go on interest fifth business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Wednesday of January

Fall River Five Cents Savings Bank**79 North Main Street**

Date of Incorporation, April 10, 1855

Douglas J. Richardson <i>President</i>	Lincoln P. Holmes <i>Treasurer</i>
Richard K. Hawes	Donald A. Bogle
Lincoln P. Holmes	Joseph A. Rivard <i>Assistant Treasurers</i>
Warren F. Sanford <i>Vice Presidents</i>	
	Richard K. Hawes, Jr. <i>Clerk of Corporation</i>

Trustees

H. Ashworth	†R. K. Hawes, Jr.
H. W. Barnett	L. P. Holmes
A. N. Clarke	E. A. Jaffe
J. A. Cohen	*E. H. Leeming
†F. A. Crosse	K. List
*J. F. Dator	A. E. Mobouck
C. S. Deplith	H. F. Reilly
†A. R. Derbyshire	*D. J. Richardson
J. C. Fonseca, Jr.	*W. F. Sanford
R. Green	*M. F. Welsh
*R. K. Hawes	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Union Savings Bank 20 South Main Street

Date of Incorporation, April 24, 1869

Cyrus C. Rounseville <i>President</i>	Herbert Boothman <i>Treasurer</i>
Herbert Boothman Lincoln D. Brayton <i>Vice Presidents</i>	James F. Borden <i>Assistant Treasurer</i>
James W. Killoran <i>Clerk of Corporation</i>	James P. Hart <i>Chairman of Board</i>

Trustees

D. Ashton	†C. A. Davis
*H. Ashton	A. Ehrenhaus
*W. H. Barker	*J. P. Hart
†J. F. Beckett, Jr.	J. W. Killoran
H. Boothman	†C. R. Norman, Jr.
L. D. Brayton	H. J. Regan
*P. S. Brayton	*C. C. Rounseville
F. J. Carreiro	T. F. Tansey

Deposits go on interest fifteenth business day of each month

Dividends are payable May 19 and November 19

Annual meeting date as provided for in By-Laws fourth Wednesday of May

FITCHBURG Fitchburg Savings Bank 780 Main Street

Date of Incorporation, February 12, 1846

Branch Offices 550 Kimball Street John Fitch Highway

Robert S. Goldthwait <i>President</i>	Richard D. Foulkes <i>Treasurer</i>
Richard Bullock John B. Aubuchon <i>Vice Presidents</i>	Silas E. Stowe <i>Vice Treasurer</i>
Robert L. Ware <i>Clerk of Corporation</i>	Dwight P. Wentworth <i>Assistant Treasurer</i>

Richard Bullock
Chairman of Board

Trustees

W. W. Aalto	V. E. Huntington
*W. B. Adams	W. Laverack
*J. B. Aubuchon	P. F. Lewis
*R. Bullock	H. V. Lindberg
E. C. Caouette	*J. H. Long, Jr.
D. Crocker	F. E. Manley
D. M. Crocker	†A. H. Meyer
N. L. Crocker	W. S. Reagan
P. W. Dawley	M. F. Shea
F. J. DeBonis	H. K. Simonds, Jr.
E. S. Eichin	F. W. Smith
G. W. Falk	E. A. Stanton
*R. S. Goldthwait	W. T. Swain
J. Grado, Jr.	C. F. Taylor
J. J. Hammond	*G. R. Wallace, III
N. Harrower	R. L. Ware
†C. F. Holt	†T. K. Ware

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

The Worcester North Savings Institution 288 Main Street

Date of Incorporation, May 26, 1868

William S. Brown <i>President</i>	Ernest J. Townsend <i>Treasurer</i>
Wilbur W. Henry <i>Vice President</i>	J. Everett White <i>Assistant Treasurer</i>
Henry G. Bowen <i>Clerk of Corporation</i>	

Trustees

V. A. Anderson	C. A. Johnson
A. Belliveau	B. Kelly
H. G. Bowen	†G. W. Munson
*W. S. Brown	*A. G. Neal
*S. F. Chittick	S. T. Orton, Jr.
B. Crocker, Jr.	H. D. Penan
N. C. Cross	R. A. Price
*E. N. Daulton, Jr.	†J. B. Reynolds
R. W. Fisher	F. M. Rhoten
J. G. Flynn	F. P. Ross
†D. D. Goodwin	J. H. Simonds
O. G. Hedstrom	E. J. Townsend
W. W. Henry	N. C. Weeks

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the fourth day of January

FOXBOROUGH

Foxborough Savings Bank 4 School Street

Date of Incorporation, April 18, 1855

Harold W. Moore <i>President</i>	Walter E. Clarkin <i>Treasurer</i>
W. Wallace Kelley <i>Exec. Vice President</i>	Elmer L. Zeller <i>Assistant Treasurer</i>
Donald H. Pike Lawrence L. Carpenter <i>Vice Presidents</i>	Grace E. Donovan <i>Clerk of Corporation</i>

Harold W. Moore
Chairman of Board

Trustees

*L. L. Carpenter	*J. H. Marsden
W. E. Clarkin	†W. H. McAlister
H. E. Cornish	*H. W. Moore
†G. E. Donovan	*D. H. Pike
E. H. Downs (Hon.)	J. J. Putnam (Hon.)
†W. P. Fuller	W. L. Sellon
C. E. Holt	N. R. Smith
*A. G. Hutchins	R. E. Wagner
W. W. Kelley	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday after the first Monday in June

*Member of Board of Investment.
†Member of Auditing Committee.

FRAMINGHAM

Framingham Savings Bank
15 Park Street

Date of Incorporation, April 23, 1883

Branch Office
770 Water Street

Arthur M. Fitts, Jr. <i>President</i>	Milton E. Baldwin, Jr. <i>Treasurer</i>
Vernard J. Irvine	Charles D. Warner
Charles F. Long	Lloyd H. Gates
Herbert Schnare <i>Vice Presidents</i>	F. Crawford Reed
Victor H. Galvani <i>Clerk of Corporation</i>	Arthur M. Fitts, Jr. <i>Chairman of Board</i>

Trustees

*A. M. Fitts, Jr.	†A. M. Mason
†V. H. Galvani	*H. E. Matheson
J. P. Hastings	†J. A. Robertson
G. H. Hulme	*H. Schnare
*V. J. Irvine	*W. F. Sullivan
*C. F. Long	†R. N. Wallis

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first business day in April

FRANKLIN

Benjamin Franklin Savings Bank
58 Main Street

Date of Incorporation, February 20, 1871

Clinton S. Clark <i>President</i>	John R. Goodwin <i>Treasurer</i>
Lewis J. Cataldo	William R. Feeley <i>Assistant Treasurer</i>
Warren R. Gilmore	Edmund J. Keefe <i>Clerk of Corporation</i>
Donald S. Mackintosh <i>Vice Presidents</i>	

Trustees

H. C. Abbott	J. R. Goodwin
S. Atwood	†W. B. Goodwin
C. H. Carlson (Hon.)	E. J. Keefe
*L. J. Cataldo	*T. F. Keefe
P. N. Chick	C. H. Lawrence (Hon.)
J. W. Chilson	*D. S. Mackintosh
*C. S. Clark	D. J. Mann
†H. J. Cook	G. S. Perry
†G. W. Dana	*R. N. Peterson
W. R. Feeley	*A. E. Rockwood
*W. R. Gilmore	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws fourth Monday of October

GARDNER

The Gardner Savings Bank
29 Parker Street

Date of Incorporation, May 26, 1868

Warren S. Shepard <i>President</i>	Robert N. Ellis <i>Treasurer</i>
Philip A. Bjurling	Thomas R. Mailloux <i>Assistant Treasurer</i>
Paul R. Bryant	Agnes M. Payne <i>Clerk of Corporation</i>
Edmond F. Leach	
Carlton E. Nichols <i>Vice Presidents</i>	
Warren S. Shepard <i>Chairman of Board</i>	

Trustees

*P. A. Bjurling	†V. W. Howe
S. A. Brooks	†T. P. Kelly, Jr.
*P. R. Bryant	*E. F. Leach
J. A. Dunn	†M. A. Moore
R. N. Ellis	*C. E. Nichols
R. N. Greenwood	W. S. Sargent
G. H. Heywood, Jr.	*W. S. Shepard

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws fourth Monday in June

GEORGETOWN

Georgetown Savings Bank
7 North Street

Date of Incorporation, May 26, 1868

Robert F. Metcalf <i>President</i>	Guy A. Minchin <i>Treasurer</i>
Frank M. Meader <i>Vice President</i>	Ruth B. Stetson <i>Assistant Treasurer</i>
William C. Stetson <i>Clerk of Corporation</i>	Dudley M. Tenney <i>Chairman of Board</i>

Trustees

†C. G. Baker	W. S. Phillips
*D. C. Elliott	†H. N. Pingree
F. H. Harriman	*S. M. Rogers
M. R. Kelloway	*M. W. Smallwood
F. M. Meader	W. C. Stetson
R. F. Metcalf	*D. M. Tenney
*G. A. Minchin	E. G. Williams
†R. Perley	

Deposits go on interest fifteenth day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws second Tuesday in May

*Member of Board of Investment.

†Member of Auditing Committee.

GLOUCESTER**Cape Ann Savings Bank
109 Main Street**

Date of Incorporation, April 15, 1846

**Branch Office
Beach Street, Manchester**

Temple A. Bradley <i>President</i>	Charles W. Lowrie <i>Treasurer</i>
Charles W. Lowrie William S. Webber <i>Vice Presidents</i>	Carrie E. Christensen Henry A. Jones <i>Assistant Treasurers</i>
Robert F. Marshall <i>Clerk of Corporation</i>	William Moore <i>Chairman of Board</i>

Trustees

†J. H. Bagshaw	H. L. Jodrey
H. Bell	C. W. Lowrie
W. R. Bishop	†R. F. Marshall
T. A. Bradley	*W. Moore
*H. C. Dexter	†E. Morley
N. A. Faulk	A. S. Murch, Jr.
J. H. Griffin	*L. N. Peterson
R. J. Harris	D. F. Slade
*C. T. Heberle	*W. S. Webber

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws third Wednesday in January

GREAT BARRINGTON**Great Barrington Savings Bank
244 Main Street**

Date of Incorporation, February 23, 1869

Peter I. Adams <i>President</i>	R. Gordon Granger <i>Treasurer</i>
R. Gordon Granger <i>Exec. Vice President</i>	George P. Adams James R. Humphrey Emma H. Stanton <i>Assistant Treasurers</i>
George R. McCormick <i>Clerk of Corporation</i>	

Trustees

*P. I. Adams	R. G. Granger
R. B. Anderson	†W. B. Hall
*H. S. Andrews	†F. E. Harmon
J. F. Cook	J. E. Kimball, Jr.
W. F. Dempsey	*M. E. Leafgreen
C. W. Dolby	†G. R. McCormick
H. H. Erbe	H. R. Sheldon
*W. F. Flaherty	H. K. Turner
H. B. Foster	R. F. Tyler (Hon.)
*M. J. Gilligan	

Deposits go on interest first day of each month if made on or before the ninth day of the month

Dividend are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

GREENFIELD**The Franklin Savings Institution
332 Main Street**

Date of Incorporation, April 2, 1834

Thomas W. Symons <i>President</i>	E. Russell Alexander <i>Treasurer</i>
John C. Nettleton E. Russell Alexander <i>Vice Presidents</i>	Richard D. St. Peter Richard M. Cromack <i>Assistant Treasurers</i>

Paul W. Bittner
*Clerk of Corporation**Trustees*

E. R. Alexander	J. C. Nettleton
J. B. Baker	L. Nims
J. T. Bartlett	J. J. Owen
H. J. Cadwell	F. H. Reed (Hon.)
*C. F. Clark	*P. Rogers
S. L. Cohn	J. W. Smead (Hon.)
I. N. Esleek, Jr.	†C. F. Smith
R. S. Harper	*C. N. Stoddard, Jr.
*D. C. Lunt	†C. S. Strecker
†D. C. Lunt, Jr.	*T. W. Symons

Deposits go on interest last day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws last Tuesday in November

**Greenfield Savings Bank
400 Main Street**

Date of Incorporation, March 19, 1869

William S. Keith <i>President</i>	Sidney W. Parsons <i>Treasurer</i>
Sidney W. Parsons <i>Vice President</i>	Warren O. Weir Matthew N. Polo T. Fay A. Boyden Francis L. Lemay <i>Assistant Treasurers</i>
Samuel T. Tisdale <i>Clerk of Corporation</i>	

Trustees

A. B. Allen	†R. T. Lyman
L. M. Cairns	S. W. Parsons
L. J. Clapp	R. S. Reid, Jr.
†F. B. Dole	*J. B. Roys
H. V. Erickson	A. D. Rugg
*R. J. Farr	E. Shortell
W. T. Finn	*L. J. Stiles
*L. B. Fortin	*D. B. Swain
*W. C. Gates	S. T. Tisdale
G. J. Hayer	W. O. Weir
W. J. Hosmer	B. Winer
*W. S. Keith	S. A. Yetter

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

HARWICH

Cape Cod Five Cents Savings Bank
Main Street (Harwich Port District)

Date of Incorporation, March 16, 1855

Branch Offices

Main Street, Chatham
Main Street, Orleans

Ralph B. Snow <i>President</i>	George P. Marble <i>Treasurer</i>
Ida M. Taylor	Eleanor A. Lake
Benjamin O. Eldredge <i>Vice Presidents</i>	Milton L. Cahoon
Leroy A. Anderson <i>Clerk of Corporation</i>	Clifton F. Crosby <i>Assistant Treasurers</i>

Ralph B. Snow
Chairman of Board

Trustees

†R. E. Allen	†C. L. Goodspeed
L. A. Anderson	*U. S. Livingston
K. B. Brown	†O. T. Murray
O. J. Cahoon	J. H. Paine (Hon.)
*H. T. Crocker	*D. S. Sears
*B. O. Eldredge	*R. B. Snow
C. K. Eldredge	K. A. Sparrow
E. E. Eldredge	I. M. Taylor

Deposits go on interest second Wednesday of each month

Dividends are payable 2nd Wednesday of January, April, July and October

Annual meeting date as provided for in By-Laws second Wednesday of January

HAVERHILL

Haverhill Savings Bank
153 Merrimack Street

Date of Incorporation, February 8, 1828

Branch Office

16 Main Street, Topsfield

Stanwood D. Evans <i>President</i>	Charles E. Curtis <i>Clerk of Corporation</i>
Donald K. Laing	Philip C. Hefner <i>Treasurer</i>
John E. Veasey	Donald E. Fletcher
George Henry Bixby <i>Vice Presidents</i>	Genevieve D. Mack <i>Assistant Treasurers</i>

Trustees

†C. T. Bixby	*J. J. Fahey
*G. H. Bixby	D. W. Goodwin
W. C. Brooks	†S. P. Horne
T. E. Cargill, Jr.	†C. F. Johnson
C. E. Curtis	F. E. Malcolm
*D. E. Dorman	*G. E. McGregor
*S. D. Evans	*L. M. Poore
L. J. Ewing	M. H. Smith
L. J. Ewing, Jr.	L. R. Yeo

Deposits go on interest third Monday of the month if deposited within nine days after the third Monday of each month

Dividends are payable 3rd Monday of January, April, July and October

Annual meeting date as provided for in By-Laws second Monday in December

Pentucket Five Cents Savings Bank

35 Merrimack Street

Date of Incorporation, March 17, 1891

Branch Office

46 Washington Street

Henry L. Wallace <i>President</i>	Millard S. Bishop <i>Treasurer</i>
Millard S. Bishop	Clyde G. Page
J. Storer MacDougall <i>Vice Presidents</i>	Stewart M. Mattinson
George M. Goodwin <i>Clerk of Corporation</i>	Arthur L. Shattuck
	Robert D. Mills <i>Assistant Treasurers</i>

Trustees

D. B. Allan	*B. McGregor
M. S. Bishop	G. E. McGregor, Jr.
K. Davis	R. H. Morse
G. M. Goodwin	*A. G. Nichols
*C. L. Hoyt	†L. G. Nutter
B. C. Judkins	†R. Pike, Jr.
H. A. Lockhart	R. S. Seavey
*J. S. MacDougall	†E. K. Shaw
*J. S. MacDougall, Jr.	*H. L. Wallace

Deposit go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws second Thursday of January

HINGHAM

The Hingham Institution for Savings

55 Main Street

Date of Incorporation, April 2, 1834

Eugene F. Endicott <i>President</i>	Malcolm V. Cann <i>Treasurer</i>
Philip A. Stoddard <i>Vice President</i>	Wilfred H. Creighton <i>Assistant Treasurer</i>
Francis V. Ward <i>Clerk of Corporation</i>	

Albert W. Tweedy
Chairman of Board

Trustees

†J. P. Barnes	*J. C. Loring
M. V. Cann	†M. C. Newell
*W. B. Downey	*J. A. Parrish
*E. F. Endicott	G. W. Pyne
*L. W. Foster	C. Salmon
†L. L. Howard	P. A. Stoddard
W. L. Howard (Hon.)	*A. W. Tweedy
C. S. Hyde, Jr.	F. V. Ward

Deposits go on interest first business day of each month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in January

*Member of Board of Investment.

†Member of Auditing Committee.

HOLYOKE

Holyoke Savings Bank
143 Chestnut Street

Date of Incorporation, February 21, 1855

Branch Offices

20 Canal Street
213 South Street

William H. Smith, 2nd <i>President</i>	Earl Duncan <i>Treasurer</i>
Edward P. White	Leonard M. Baldwin <i>Vice Treasurer</i>
Earl Duncan	Joseph H. Bengier
Leonard M. Baldwin	Frederic F. Isakson
Joseph H. Bengier	William M. Minkley
George E. Boudreau <i>Vice Presidents</i>	Walter R. Noffke
Edward F. Day <i>Clerk of Corporation</i>	Gerard F. Richards <i>Assistant Treasurers</i>

Trustees

B. Alderman	†R. E. McCorkindale
†H. H. Allen	G. F. Murray
*S. R. Allyn	†R. R. Nickerson
J. L. Barowsky	L. F. Oldershaw
J. S. Begley	*R. H. Russell
*R. F. Blount	L. J. Simard
J. W. Coffman	P. S. Sinclair
E. F. Day	*W. H. Smith, 2nd
*E. Docherty	H. J. Szewczynski
M. A. Donahue	R. P. Towne
W. Dwight	E. P. White
R. J. Harrington	*R. C. Whiting

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Monday of January

Mechanics' Savings Bank
200 Main Street

Date of Incorporation, March 19, 1872

Branch Offices

1642 Northampton Street
40 Bridge Street, South Hadley Falls

Wayne Alderman <i>President</i>	Robert F. Batchelor <i>Treasurer</i>
Robert F. Batchelor	James G. Haggerty
John M. Dorman <i>Vice Presidents</i>	Robert C. Henneman
Hugh J. Corcoran <i>Clerk of Corporation</i>	Eleanor W. Malone
	George A. Lempke <i>Assistant Treasurers</i>

Trustees

*W. Alderman	J. N. Hazen (Hon.)
†E. H. Allen	C. H. Kent (Hon.)
E. P. Bagge, III	†O. C. Kohler
*R. E. Barrett, Jr.	*A. J. Marquis
R. F. Batchelor	C. F. Moriarty (Hon.)
*H. V. Burgee	S. B. Norton, Jr.
F. H. Cataldo	*N. S. Reynolds
H. J. Corcoran	A. Saltman
J. M. Dorman	A. E. Sheldon (Hon.)
†J. T. Downing	*R. K. Steiger
D. R. Dwight	R. M. Weiser (Hon.)

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of May

Peoples Savings Bank
314 High Street

Date of Incorporation, March 19, 1885

Lewis J. Lamont <i>President</i>	Warren A. Rhoades <i>Treasurer</i>
Donald R. Taber <i>Vice President</i>	Stephen W. Carpenter, Jr.
Donald McCorkindale <i>Clerk of Corporation</i>	Michael J. Clifford
	Paul T. Smith <i>Assistant Treasurers</i>

Russell L. Davenport
Chairman of Board

Trustees

E. C. Alger	H. V. Higgins
†F. P. Barrett	P. M. Judd (Hon.)
†A. F. Bollenbach	*L. J. Lamont
R. A. Brainerd	*V. A. Langelier, Jr.
B. W. Childs	D. McCorkindale
J. V. Czelusniak	D. J. O'Connell
*R. L. Davenport	S. Resnic
†J. E. Driscoll	W. G. Rogers
*F. R. Green	*D. R. Taber

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws third Wednesday of April

HOPKINTON

Holliston-Hopkinton Savings Bank
10 Main Street, Hopkinton

Date of Incorporation, March 23, 1867

Branch Office

763 Washington Street, Holliston

Edward G. Fischer <i>President</i>	Milton C. Kling <i>Treasurer</i>
William T. Hamilton	Doris M. Taylor
Louis J. Maeder <i>Vice Presidents</i>	Beatrice H. Holt
Wallace P. Watts <i>Clerk of Corporation</i>	Erma I. Mouzar
	Ethel A. Vaughan <i>Assistant Treasurers</i>

Trustees

*R. H. Adams	M. C. Kling
*D. E. Bresse	*L. J. Maeder
†F. F. Cole	*C. H. Melvin
†L. H. Cox	G. W. Morse
†E. F. Fecteau	*E. D. Olmstead
E. G. Fischer	S. D. Olmstead
R. D. Fisher	F. R. Sullivan
*E. W. Flood	A. C. Waite (Hon.)
I. T. Gunn	W. P. Watts
*W. T. Hamilton	C. A. Williams
E. S. Holbrook	*H. B. Youngling
†K. M. Holt	

Deposits go on interest last business day of each month if made on or before the ninth day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

HUDSON

Hudson Savings Bank
42 Main Street

Date of Incorporation, February 26, 1869

Russell C. Holden <i>President</i>	Donald H. Wheeler <i>Treasurer</i>
Ralph Fieldsend	Lillian M. Brigham
Harold A. Priest	Norman C. Seaquist
Donald H. Wheeler <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
August G. Bonazzoli <i>Clerk of Corporation</i>	Clarence H. Robinson <i>Hon. Chairman of Board</i>

Trustees

A. G. Bonazzoli	D. F. Lamson
H. J. Danner	†E. F. Morgan, Jr.
R. T. Daves	A. K. Parker
†H. G. Field	J. J. Plant
A. T. Fieldsend	*H. A. Priest
*R. Fieldsend	*C. H. Robinson
I. G. Gould	†J. H. Schaaf
*R. C. Holden	W. F. Smith
W. T. Hood	D. H. Wheeler
*C. T. Lamson	H. C. Whitcomb

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws second Thursday in April

IPSWICH

Ipswich Savings Bank
23 Market Street

Date of Incorporation, March 20, 1869

Branch Office
Main Street, Rowley

Charles E. Goodhue, Jr. <i>President</i>	Melvin W. Buker <i>Treasurer</i>
Paul R. Goodhue	James C. Lahar
Gardiner A. Bolles <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
Francis H. Whipple <i>Clerk of Corporation</i>	Paul R. Goodhue <i>Chairman of Board</i>

Trustees

M. C. Arthur	W. E. Hall
*G. A. Bolles	J. A. Kaszuba
*B. K. Collins	*S. H. Perley
F. L. Collins	*J. Richardson
†K. A. Ebinger	S. N. Soffron
C. E. Goodhue, Jr.	†J. L. Tedford
*P. R. Goodhue	†F. H. Whipple

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday of April

LAWRENCE

Broadway Savings Bank
454 Essex Street

Date of Incorporation, March 9, 1872

Ernest W. Roebuck <i>President</i>	Roland H. Sherman <i>Clerk of Corporation</i>
Joseph F. Bacigalupo	Raymond J. Telford
Raymond J. Telford <i>Vice Presidents</i>	<i>Treasurer</i>
Arthur Sweeney <i>Chairman of Board</i>	

Trustees

*J. F. Bacigalupo	†M. J. Meyers
*J. H. Barrington	E. W. Roebuck
S. J. Basile	R. H. Sherman
J. T. Batal	*C. F. Smith
J. L. Dean	J. A. Stundza
J. F. Glynn	*A. Sweeney
G. W. Hamblet, Jr.	R. J. Telford
F. B. Kittredge	W. N. Webster
†S. F. LoPiano, Jr.	*E. L. Wilkinson
†C. J. McCabe	

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Tuesday in November

Community Savings Bank
450 Essex Street

Date of Incorporation, May 8, 1933

Branch Office
305 South Broadway

J. Joseph Muldowney <i>President</i>	Robert J. Fraser <i>Treasurer</i>
John J. Dineen, Jr. <i>Vice President</i>	Fernand A. Bernardin <i>Clerk of Corporation</i>

Trustees

†F. A. Bernardin	J. A. Griffin
†S. H. Brennan, Jr.	†M. A. Landers
W. T. Bride	F. J. Leone
*M. J. Caplan	T. Longworth
*J. A. Comber	*J. J. Muldowney
J. J. Dineen, Jr.	D. J. Murphy, Jr.
J. P. S. Doherty	*T. J. Pearson
J. J. D'Urso	J. Petralia
*J. E. Fenton	I. E. Rogers, Jr.
R. J. Fraser	A. H. Weiner
G. E. Goodman	

Deposits go on interest last day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

Essex Savings Bank
290-296 Essex Street

Date of Incorporation, March 15, 1847

Branch Offices
555 Broadway
460 South Union Street

Winthrop Newcomb <i>President</i>	Norman L. Miller <i>Treasurer</i>
Harold T. Houston	William A. Hilbert
Russell W. Knight	George F. Hanson
John E. Abercrombie	<i>Assistant Treasurers</i>
Arthur R. Atkinson	James H. Eaton
<i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Trustees

R. R. Bernardin	*M. W. Kenney
†W. E. Casey	R. W. Knight
W. B. Duffy	*W. Newcomb
J. H. Eaton	H. N. Snook
†L. M. Eidam	A. A. Thomson
†C. R. Harrison	*R. A. Watters
*H. T. Houston	*R. A. Woodcock
L. N. Hutchinson	

Deposits go on interest fifteenth day of each month
Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in November

Lawrence Savings Bank
255 Essex Street

Date of Incorporation, March 10, 1868

Roger N. Bower <i>President</i>	Matilda G. Caliri <i>Treasurer</i>
A. Murray Howe	Donald E. Anderson
Matilda G. Caliri	Gusta H. Larson
Lorraine C. Mulreany	<i>Assistant Treasurers</i>
Charles M. Poore	Harold S. Buckley
<i>Vice Presidents</i>	<i>Chairman of Board</i>
William H. Keller <i>Clerk of Corporation</i>	

Trustees

*A. J. Battershill	W. H. Keller
*E. A. Bernardin	R. G. Locke
*R. N. Bower	V. C. Manzi
*H. S. Buckley	V. J. Mill, Jr.
†H. J. Bunting	†C. E. Morrison, Jr.
J. V. Caliri	M. F. Norwood
*B. R. Cleveland	*H. H. Petzold
P. D. Dalrymple	C. M. Poore
A. J. Dandreta	I. W. Sargent (Hon.)
J. J. DiSalvo	*A. H. Smith
C. G. Hatch	B. E. Smith
*A. M. Howe	†R. A. Smith
H. A. Johnson	D. K. Webster

Deposits go on interest last business day of the month if made on or before the ninth day of the following month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in May

LEE

Lee Savings Bank
75 Park Street

Date of Incorporation, March 5, 1852

Albert N. Nettleton <i>President</i>	Charles M. Tacy <i>Treasurer</i>
Earl M. Baldwin	Douglas R. Hall
Harry M. Keating	Barbara A. Jones
Alba A. Pasco	Alba A. Pasco
Charles G. Tucker	<i>Assistant Treasurers</i>
<i>Vice Presidents</i>	John P. Palmer
	<i>Chairman of Board</i>

James I. Brown
Clerk of Corporation

Trustees

*E. M. Baldwin	*H. M. Keating
J. I. Brown	*A. N. Nettleton
*E. J. Cerruti	*J. P. Palmer
†E. R. Christenson	R. E. Sitzler
F. G. Fanning	†F. H. Vohr
†R. Forman	*G. S. Wickham

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws second Wednesday of June

LEICESTER

Leicester Savings Bank
1084 Main Street

Date of Incorporation, April 17, 1869

Warren C. Lane <i>President</i>	Walter A. McMullin <i>Treasurer</i>
Walter A. McMullin	William J. Harmon
C. John W. Sperry	<i>Assistant Treasurer</i>
<i>Vice Presidents</i>	

Francis E. Kennedy
Clerk of Corporation

Trustees

C. C. Albrecht	W. A. McMullin
†E. M. Bacon	W. A. Proctor
†J. W. Copeland	†R. R. Rossley
*P. E. Dow	†H. O. Smith
*F. W. Flint	*A. B. Southwick
W. J. Harmon	†C. J. W. Sperry
F. E. Kennedy	†W. N. Sprague
†W. C. Lane	

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday in May

*Member of Board of Investment.

†Member of Auditing Committee.

LINOX**Lenox Savings Bank**
35 Main Street

Date of Incorporation, April 4, 1890

J. Burrell Fielding <i>President</i>	William D. Roche <i>Treasurer</i>
David T. Dana, Jr. William D. Roche <i>Vice Presidents</i>	Edward S. Harubin Wallace A. Tanner <i>Assistant Treasurers</i>
James H. Pelton <i>Clerk of Corporation</i>	

Trustees

*L. H. Bull	G. E. Mole
†W. H. Clifford	J. H. Pelton
*W. M. Coakley	E. J. Roche
*D. T. Dana, Jr.	W. D. Roche
*J. B. Fielding	†J. N. Walsh
D. E. Herrick	J. H. Woodger
*W. E. Lahart	†A. Wylie
W. T. Lahart	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws last Monday in March

LEOMINSTER**Leominster Savings Bank**
15 Monument Square

Date of Incorporation, March 16, 1865

James H. Arnold <i>President</i>	Bowers A. Fischer <i>Treasurer</i>
Charles D. Bent Ralph A. Robertson <i>Vice Presidents</i>	Richard A. Bergman Bentley A. Foster Joseph S. Kibling <i>Assistant Treasurers</i>

Albert O. Bell
*Clerk of Corporation**Trustees*

*J. H. Arnold	*M. B. Johnson
*T. F. Bagley	†A. G. Kennard
A. O. Bell	D. A. Lubin
*C. D. Bent	W. M. Marshall
G. H. Cook, Jr.	*W. M. Mayo, Jr.
B. A. Fischer	†R. L. Newton
H. Fontaine	*R. A. Robertson
D. H. Goodell	†H. L. Wilkinson
W. James	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws third Tuesday in January

LEXINGTON**Lexington Savings Bank**
1776 Massachusetts Avenue

Date of Incorporation, March 11, 1871

Richard P. Cromwell <i>President</i>	Edward D. Duncan <i>Treasurer</i>
Joseph R. Cotton William G. Potter <i>Vice Presidents</i>	Ronald E. Seested Kenneth B. Feeney <i>Assistant Treasurers</i>
Ronald D. Brown <i>Clerk of Corporation</i>	Richard P. Cromwell <i>Chairman of Board</i>

Trustees

†R. D. Brown	J. H. Hinchliffe
J. R. Cotton	L. L. Hoyt
*R. P. Cromwell	†R. B. Kent
R. S. Davenport	D. A. Lynch
R. H. Davis	E. C. Martin
J. H. Duffy	*J. McLachlan
E. D. Duncan	*S. I. Phalen
C. S. Elliott	M. T. Potter
G. W. Emery	*W. G. Potter
A. W. Fisher, Jr.	A. L. Ripley
L. M. Foster	*C. E. Scribner
†G. E. Graves	E. B. Worthen, Jr.

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday in March

LOWELL**The Central Savings Bank**
50 Central Street

Date of Incorporation, March 3, 1871

Walter C. Wilson <i>President</i>	Gerald F. Bolton <i>Treasurer</i>
Carleton J. Lombard <i>Vice President</i>	J. Donald Adams Paul S. Rousseau <i>Assistant Treasurers</i>
Elliott T. Cowdrey <i>Clerk of Corporation</i>	

Trustees

M. Barlofsky	†B. A. McKittrick
*H. E. Clayton	†R. T. Morse
E. T. Cowdrey	H. G. Pollard (Hon.)
F. B. Emerson, 2nd	*W. L. Rust
H. E. Fletcher	W. T. Sheppard (Hon.)
J. J. Gaffney, Jr.	R. C. Stephenson
†P. A. Gagnon	E. B. Stevens
J. E. Leggat	W. C. Wilson
*C. J. Lombard	W. C. Wilson, Jr.
*N. P. Mason	

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws first Monday after the first Saturday in February

*Member of Board of Investment.

†Member of Auditing Committee.

The Lowell Five Cent Savings Bank
34 John Street

Date of Incorporation, April 12, 1854

Branch Offices

200 Central Street

406 Boston Road, Billerica

35 Boston Road, Chelmsford

12 Vinal Square, North Chelmsford

1777 Main Street, Tewksbury

Harold K. Bartlett <i>President</i>	Edward N. Lamson <i>Treasurer</i>
Edward N. Lamson <i>Exec. Vice President</i>	William B. Toohey
Robert A. Abbott	Ida A. Bell
Charles E. Boles	James L. Cashman
Earl M. Gray	Edwin M. Jewett
Paul L. Perkins	Robert C. Long
John W. Robinson	Roy A. Morgan
William A. Thompson <i>Vice Presidents</i>	John C. Sherwood
B. Randolph Cady <i>Clerk of Corporation</i>	Elton L. F. Silk
	Gerald R. Wallace <i>Assistant Treasurers</i>
	Thomas T. Clark <i>Chairman of Board</i>

Trustees

*R. A. Abbott	H. J. Hall
A. C. Antonopoulos	B. A. Harless
G. Archer	†E. Harrington
*H. K. Bartlett	J. Harvey
*L. H. Beaulieu	J. R. Havey
C. E. Boles	V. Hockmeyer
G. E. Branch	B. D. Lambert
M. J. Brown	E. N. Lamson
†G. A. Byam	H. H. Leighton
B. R. Cady	*A. L. Levine
M. S. Chute	H. D. Macdonald
P. H. Clark	W. A. McDonnell
*T. T. Clark	G. C. McIntyre
*A. W. Colburn	V. P. Morton
D. F. Connors	J. F. O'Donnell
J. F. Conway, Jr.	*E. P. O'Loughlin
J. P. Curran	*C. R. Page
C. F. Fairbanks, II	P. L. Perkins
F. Flather	J. W. Robinson
W. B. French	*J. T. Stevens
†W. Georges	W. A. Thompson
*E. M. Gray	

Deposits go on interest fifteenth day of each month
Dividends are payable April 15 and October 15
Annual meeting date as provided for in By-Laws
second Monday in January

Lowell Institution for Savings
18 Shattuck Street

Date of Incorporation, February 20, 1829

Branch Offices

350 Westford Street

1209 Bridge Street

Harold E. Hollingworth <i>President</i>	Robert L. Groves <i>Treasurer</i>
Randall B. Houghton <i>Vice President</i>	Alfred E. Ekberg <i>Vice Treasurer</i>
Branford S. Brennon <i>Clerk of Corporation</i>	Jane P. Kopyeinski <i>Assistant Treasurer</i>
	Henry F. Fessenden <i>Chairman of Board</i>
<i>Trustees</i>	
G. W. Boyce	*R. B. Houghton
B. S. Brennon	J. R. Mansfield, Jr.
*H. E. Clayton, Jr.	†R. W. McKittrick
†E. F. Crane	*R. H. Olney
R. E. Derby, Sr.	J. G. Picard
F. B. Downs	P. J. Spencer
†H. F. Fessenden	*D. F. Sullivan
*H. E. Hollingworth	

Deposits go on interest last business day of each month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws
Friday preceding last business day in April

Washington Savings Bank
30 Middlesex Street

Date of Incorporation, April 6, 1892

William F. Farrell <i>President</i>	Raymond J. Daley <i>Treasurer</i>
Frank D. Donovan	John J. Hogan, Jr.
Joseph W. Green <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Richard G. Drury
Clerk of Corporation

Trustees

†T. A. Callahan	*H. W. Healey
R. J. Daley	*J. J. Hogan
*F. D. Donovan	J. J. Hogan, Jr.
†R. G. Drury	M. J. Lydon
*W. F. Farrell	†D. L. McArdle
W. L. Gookin	J. Stagnone
*J. W. Green	W. H. Sullivan, Sr. (Hon.)

Deposits go on interest tenth day of each month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws
August ninth

*Member of Board of Investment.
†Member of Auditing Committee.

LUDLOW

Ludlow Savings Bank
33 Center Street

Date of Incorporation, February 23, 1888

Branch Offices

220 Main Street, Belchertown
464 Main Street, Wilbraham
29 Center Street

Otto A. Peterson <i>President</i>	Howard K. Rodenhizer <i>Treasurer</i>
Robert M. Mackintosh	Walter M. Bowles
Albert L. Martin	William G. Milroy
Stanley S. Stusick <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Paul R. Baird
Clerk of Corporation

Trustees

J. C. Almeida	*R. M. Mackintosh
P. R. Baird	*A. L. Martin
†A. J. Boilard	R. R. Meunier
H. M. Carnevale	M. R. Nakashian
J. P. Cormack	*O. A. Peterson
E. W. Decorie	H. K. Rodenhizer
A. H. Fuller	J. R. Shea
O. K. Gilbert	S. S. Stusick
*C. F. Gillan	†A. P. Trombly
B. A. Hudson	S. W. Wheeler
†A. J. Letourneau	M. S. White
*F. J. Livi	P. D. Wilson

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws second Wednesday of April

LYNN

Lynn Five Cents Savings Bank
112 Market Street

Date of Incorporation, May 15, 1855

Branch Offices

286 Humphrey Street, Swampscott
New England Shopping Center, Saugus

Crawford H. Stocker, Jr. <i>President</i>	Harold P. Symmes <i>Treasurer</i>
Chester L. Nourse, Jr. <i>Vice President</i>	William H. Goss
Taylor B. Yeakley <i>Clerk of Corporation</i>	Carl R. Perry
	Gertrude E. Majeska <i>Assistant Treasurers</i>

Trustees

J. M. Barnes	C. L. Nourse, Jr.
*S. W. Bradley	G. E. Rafferty
*R. P. Breed	*T. W. Rogers
R. P. Breed, Jr.	*M. W. Rolfe
†W. J. Breed	C. F. Smith, Jr.
H. A. Durkee	D. H. Smith
C. E. Harwood	†H. C. Smith
†J. M. Hoague	*C. H. Stocker, Jr.
†R. F. Hunter	H. P. Symmes
L. B. Leonard	T. B. Yeakley
†L. V. MacDuff	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

Lynn Institution for Savings
25 Exchange Street

Date of Incorporation, June 20, 1826

Branch Offices

134 Boston Street
191 Lynnway
771 Salem Street, Lynnfield

Howard L. Huxtable <i>President</i>	Charles E. Cain <i>Treasurer</i>
Alfred E. Chase	Harry E. Fuller
Henry R. Mayo, Jr. <i>Vice Presidents</i>	Robert P. Gardner
Frederick E. Bowers <i>Clerk of Corporation</i>	William E. Quinn
	John R. Sullivan
	Ethel R. Smith <i>Assistant Treasurers</i>

Trustees

*D. F. Allen	*H. L. Huxtable
H. E. Ayer	R. H. Illingworth
R. Barnet	*H. M. Kelley
F. E. Bowers	*H. R. Mayo, Jr.
T. S. Bubier	M. F. McGrath
C. E. Cain	G. R. Morgan
*A. E. Chase	C. B. Newhall
T. D. Chatfield	R. F. Nichols
V. A. Childs	J. F. Phillips
†J. A. Cook	*E. B. Redfield, Jr.
A. B. Durkee	H. L. Ross
†W. N. Eichorn	S. Shmishkiss
†W. N. Farquhar	A. H. Stiles, Jr.
L. U. Fuller	T. D. Welch

Deposits go on interest first business day of each month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws Monday immediately preceding the second Tuesday of January

MALDEN

Malden Savings Bank
397 Main Street

Date of Incorporation, April 2, 1860

Branch Offices

28 Lebanon Street
443 Charles Street
44 Broadway

A. George Gilman <i>President</i>	Neil MacInnis <i>Treasurer</i>
J. William Collins	Horace F. Lind
Neil MacInnis <i>Vice Presidents</i>	Carl A. Carlberg
Dorothy M. Anderson <i>Clerk of Corporation</i>	Charles D. McBride
A. George Gilman <i>Chairman of Board</i>	Malcolm W. Brown
	David McCoubrey
	Daniel R. Blake
	Theodore Parsons
	Ronald A. Robinson <i>Assistant Treasurers</i>

Trustees

E. J. Bushell	B. E. Green
E. B. Chesley	C. L. Hamilton
†L. J. Clark	R. Hardwick
*J. W. Collins	†R. W. Horne
*C. H. Dennis	*E. L. Kimball
G. Downie	H. J. Koniares
W. H. Fisher	N. MacInnis
M. R. Flynn, Jr.	A. W. Miner
R. P. Gabriel	*J. A. Plummer
*N. A. Gallagher	†C. F. Springall
*A. G. Gilman	L. T. West

Deposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws fourth Tuesday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MARBLEHEAD

Marblehead Savings Bank
21 Atlantic Avenue

Date of Incorporation, March 18, 1871

Walter S. Williams <i>President</i>	Wilbur T. Moulton <i>Treasurer</i>
James J. Hourihan	Louise T. Magee
George L. MacDonald	Wilbur L. Durocher, Jr.
Bowden G. Osborne	<i>Assistant Treasurers</i>
James N. Skinner <i>Vice Presidents</i>	

Gordon E. Peach
Clerk of Corporation

Trustees

C. F. Arbing	†W. T. Lundegren
*W. B. Ball	*G. L. MacDonald
E. B. Brown	†E. K. Murphy
J. E. Canniffe	B. G. Osborne
L. E. Clark	G. A. Parker
R. F. Cole, Jr.	G. E. Peach
†W. T. Foss	M. S. Reynolds
S. W. Hopkins	*J. N. Skinner
J. J. Hourihan	*W. S. Williams
*H. A. Johnson	

Deposits go on interest first business day of each month

Dividends are payable January 31, April 30, July 31 and October 31

Annual meeting date as provided for in By-Laws third Monday of January

MARLBOROUGH

Marlborough Savings Bank
32 Mechanic Street

Date of Incorporation, April 3, 1860

Edward F. Bigelow <i>President</i>	Charles E. Conder <i>Treasurer</i>
John A. Frye	Percy G. Sharpe
Richard S. Temple <i>Vice Presidents</i>	David W. Potter <i>Assistant Treasurers</i>
Kendall G. Stephenson <i>Clerk of Corporation</i>	Edward F. Bigelow <i>Chairman of Board</i>

Trustees

A. J. Agoritsas	A. E. LeMarbre
*J. G. Allen	H. A. Moineau
*E. F. Bigelow	*H. S. Morse
C. T. Daley	*R. C. Morse
*R. H. Decker	G. L. Morte
G. E. Dewey	†C. J. O'Connell
*J. A. Frye	†D. C. Provasoli
R. B. Frye	K. G. Stephenson
G. F. Grandi	R. S. Temple
*R. A. Johnson	†F. D. Walker

Deposits go on interest tenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws second Monday in April

MAYNARD

Assabet Institution for Savings
17 Nason Street

Date of Incorporation, March 31, 1904

Joseph H. Edwards <i>President</i>	Arthur R. Carlton <i>Treasurer</i>
Howard L. King	Gage W. Russell
Raymond A. Gallant <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Philip A. Wilson
Clerk of Corporation

Trustees

J. F. Cleary	N. J. Morton
R. O. Drechsler	W. Naylor (Hon.)
*J. H. Edwards	H. F. Nordberg
*R. A. Gallant	J. G. Osmo
R. A. Gallant	†W. H. Soar
A. N. Hodgess	*H. E. Tuttle
*J. A. Kennedy	W. K. Walters
*H. L. King	†C. A. Wetherbee
†J. V. King	F. A. Wilson
F. McPherson	

Deposits go on interest first business day of each month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in May

MEDFORD

Medford Savings Bank
29 High Street

Date of Incorporation, February 26, 1869

Branch Office
257 Spring Street

Philip J. Coady <i>President</i>	Richard S. DeVeer <i>Treasurer</i>
Miah P. Crowley	Thomas F. O'Connor
A. David Risman <i>Vice Presidents</i>	Robert G. Lee <i>Assistant Treasurers</i>
Arthur G. Stearns <i>Clerk of Corporation</i>	Philip J. Coady <i>Chairman of Board</i>

Trustees

H. J. Clarke	H. Karp
*P. J. Coady	*E. B. Munro
*M. P. Crowley	*R. P. O'Hanley
J. H. DeFina	G. B. Redding
R. S. DeVeer	*A. D. Rishman
J. F. Fallon, Jr.	J. F. Rogers
E. J. Gaffey	†A. G. Stearns
H. E. Greenlaw	R. H. Tasker (Hon.)
†G. D. Hall	†J. J. Wyand

Deposits go on interest fifteenth day of each month

Dividends are payable January 25, April 25, July 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MEDWAY

Medway Savings Bank
165 Village Street

Date of Incorporation, February 20, 1871

Branch Office
Corner of Main and Pleasant Streets, Millis

Aaron W. Hobart <i>President</i>	(Office vacant) <i>Treasurer</i>
John E. Kirby	Arthur P. Adams
Robert J. O'Donnell <i>Vice Presidents</i>	Helen R. Watson <i>Assistant Treasurers</i>
Stuart M. King <i>Clerk of Corporation</i>	Aaron W. Hobart <i>Chairman of Board</i>

Trustees

†H. W. Blethen, Jr.	L. C. King
R. L. Briggs	S. M. King
M. C. Glockner	*J. E. Kirby
*D. M. Gould	J. R. Labaree
†G. E. Harris	E. MacCabe
*A. W. Hobart	T. J. McCarthy
P. J. Kenney	T. J. Moore
†J. Jos. Kenney	*R. J. O'Donnell
C. King	*G. Y. Robinson
C. A. King	W. H. Simpson

Deposits go on interest first business day of each month

Dividends are payable on or before March 15 and September 15

Annual meeting date as provided for in By-Laws second Monday in May

MELROSE

Melrose Savings Bank
476 Main Street

Date of Incorporation, April 5, 1872

Archer F. Thompson <i>President</i>	Adolph F. Forsberg <i>Treasurer</i>
Lloyd B. Waring	Arthur W. McPherson
Lester C. Peabody <i>Vice Presidents</i>	Henry W. Stickney <i>Assistant Treasurers</i>

George W. Newhall
Clerk of Corporation

Trustees

*C. B. Bacall	L. C. Peabody
*R. H. Blanchard	*E. F. Proctor
*T. D. Canney	A. W. Scott
†H. R. Corey	J. P. Smith
*R. D. Culver	*A. F. Thompson
A. F. Forsberg	E. H. Twitchell
*L. C. Hennigar	*L. B. Waring
L. H. Keith	*D. E. Washburn
†T. J. McArdle	D. A. Welch
G. W. Newhall	†H. B. Wilder

Deposits go on interest fifteenth day of each month

Dividends are payable April 18 and October 18

Annual meeting date as provided for in By-Laws fourth Tuesday in January

MERRIMAC

Merrimac Savings Bank
2 Church Street

Date of Incorporation, April 19, 1871

F. Leslie Viccaro <i>President</i>	Millard B. Hills <i>Treasurer</i>
Millard B. Hills	Robert L. Eckert <i>Clerk of Corporation</i>
Ray T. Wallace	
Willard T. Kelly <i>Vice Presidents</i>	

Trustees

R. F. Amazeen	*W. T. Kelly
†W. L. Andrews	*C. H. Phillips
*R. L. Buzzell	†R. J. Powers
†R. C. Calnan	F. L. Regis, Sr.
H. T. Daley	*F. L. Viccaro
R. L. Eckert	*R. T. Wallace
M. B. Hills	†H. M. Waterhouse
R. B. Kelly	C. E. Whiting

Deposits go on interest fifteenth business day of each month

Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday of January

MIDDLEBOROUGH

Middleborough Savings Bank
1 South Main Street

Date of Incorporation, March 15, 1873

Fletcher Clark, Jr. <i>President</i>	Henry C. Humphreys <i>Treasurer</i>
Lewis F. Harding <i>Vice President</i>	John G. Howes <i>Clerk of Corporation</i>

Trustees

S. F. Alger	†D. G. Reed
F. J. Carey	N. D. Ryder
*F. Clark, Jr.	*A. F. Soule
R. O. Delano	G. W. Stetson
*L. F. Harding	†E. E. Thomas
†R. G. Hinckley	R. W. Tillson
J. G. Howes	C. P. Washburn, Jr.
H. C. Humphreys	H. F. Weston
B. A. Iseninger	*J. C. Whitecomb
R. W. Maddigan, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 5 and October 5

Annual meeting date as provided for in By-Laws first Monday of April

*Member of Board of Investment.

†Member of Auditing Committee.

MILFORD

Milford Savings Bank
232 Main Street

Date of Incorporation, April 24, 1851

John L. Carrier <i>President</i>	Louis N. Ianzito <i>Treasurer</i>
Robert H. Curtiss	William W. Collier
Percy L. Walker <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Arthur W. Peterson
Clerk of Corporation

Trustees

*J. L. Carrier	A. W. Peterson
J. E. Carter	*G. A. Shaw
*R. H. Curtiss	R. T. Symonds
†M. J. DeCesare	*S. D. Vincent
*G. W. Ellis, Jr.	P. L. Walker
†J. D. Gannett	†L. Zocchi
H. Helfand	

Deposits go on interest tenth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
third Thursday in October

MILLBURY

Millbury Savings Bank
105-109 Elm Street, Millbury

Date of Incorporation, April 10, 1854

Baylis G. Aldrich <i>President</i>	Waldo W. Horne <i>Treasurer</i>
Arthur L. Ducharme	Dudley F. Bowker
Raymond R. Stevens <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

James B. Manning
Clerk of Corporation

Trustees

*B. G. Aldrich	*W. W. Horne
*F. H. Barnett	J. B. Manning
*C. C. Berthiaume	†D. S. Smith
D. F. Bowker	*R. R. Stevens
*A. L. Ducharme	†G. B. Stowe
†N. G. Hodgman	H. W. Swenson
W. D. Horne	W. J. Wallis

Deposits go on interest first business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
third Wednesday in March

MILTON

Milton Savings Bank
40 Adams Street

Date of Incorporation, May 18, 1905

Branch Office
561 Adams Street

Richard H. Schmidt <i>President</i>	Robert R. Gay, Jr. <i>Treasurer</i>
Edward C. Johnson, II	Martha M. Wiswell
Walter S. Robbins	Hazel Plunkett
<i>Vice Presidents</i>	Warren A. Williams
Roland Gray, Jr.	<i>Assistant Treasurers</i>
<i>Clerk of Corporation</i>	

Walter S. Robbins
Chairman of Board

Trustees

*B. R. Alexander	R. S. Hadlock
C. F. Batchelder	*E. C. Johnson, II
†F. S. Brooks	H. W. King
G. J. Cronin	*A. J. Kinnealey
†F. F. Dudley	*M. D. Perkins
*E. Dyson	*W. S. Robbins
A. Fay	*R. H. Schmidt
F. B. Frederick	*C. V. Vappi
J. Goostray	E. E. Wendell

Deposits go on interest last business day of each month

Dividends are payable last business day of January,
April, July and October

Annual meeting date as provided for in By-Laws
second Wednesday in April

MONSON

Monson Savings Bank
146 Main Street

Date of Incorporation, March 27, 1872

William H. Anderson <i>President</i>	John D. Aldrich <i>Treasurer</i>
John D. Aldrich	Edward A. Kozikowski
<i>Ezec. Vice President</i>	<i>Assistant Treasurer</i>
Carlos C. McCray	Omer E. Bradway
John P. Moriarty	<i>Clerk of Corporation</i>
<i>Vice Presidents</i>	

Trustees

*J. D. Aldrich	W. D. McCray
W. H. Anderson	*J. P. Moriarty
O. E. Bradway	J. J. Mullen
†Y. H. Brown	*C. H. F. Osborn
E. DeSantis	†H. A. Pease
*F. B. Haley	G. E. Rogers
†T. J. Hilliard	E. R. Sprague
W. Kimber	S. L. Young
*C. C. McCray	

Deposits go on interest first business day of each month if made on or before the eighth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
first Wednesday in May

*Member of Board of Investment.

†Member of Auditing Committee.

MONTAGUE**Crocker Institution for Savings**
52 Avenue A
(Turners Falls District)

Date of Incorporation, April 3, 1869

James A. Gunn <i>President</i>	Austin J. Blood <i>Treasurer</i>
Austin J. Blood <i>Exec. Vice President</i>	Joseph J. Zamojski <i>Assistant Treasurer</i>
Marvin J. Haigis <i>Vice President</i>	Earle A. Brown <i>Clerk of Corporation</i>

Austin J. Blood
*Chairman of Board**Trustees*

*A. Abercrombie	†R. A. Lizotte
C. E. Bankwitz	*F. A. M. Milkey
*A. J. Blood	†P. D. Shanahan
†E. A. Brown	E. F. Stange
G. E. Clapp	*L. J. Starbuck
J. A. Gunn	R. S. Tompkins
*M. J. Haigis	R. M. Trudel
E. E. Koch	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in January

NANTUCKET**Nantucket Institution for Savings**
2 Orange Street

Date of Incorporation, April 2, 1834

Alcon Chadwick <i>President</i>	Douglas E. Knotts <i>Treasurer</i>
Ralph I. Bartlett Ormonde F. Ingall <i>Vice Presidents</i>	Cecil Richrod, Jr. <i>Assistant Treasurer</i>
Leroy H. True <i>Clerk of Corporation</i>	Alcon Chadwick <i>Chairman of Board</i>

Trustees

A. R. Baker	*H. Gordon, Jr.
*J. S. Barrett	O. F. Ingall
*R. I. Bartlett	†G. W. Jones
*A. Chadwick	D. E. Knotts
*C. C. Coffin	G. M. Lake
*H. B. Coleman	C. R. Morris
J. S. Conway	C. H. Murray
†A. F. Egan, Jr.	R. E. Sanguinetti
†W. A. Fordyce	*G. E. Taylor
J. J. Gardner, II	L. H. True
N. P. Giffin	

Deposits go on interest third day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws fourth Monday in January

NATICK**Natick Five Cents Savings Bank**
6 Main Street

Date of Incorporation, April 5, 1859

Arthur B. Fair <i>President</i>	Karl A. Bremner <i>Treasurer</i>
George S. Hodgson	Lloyd A. Baker
Milton W. Fairbanks <i>Vice Presidents</i>	Stanley S. Cole
Thacher H. Fisk <i>Clerk of Corporation</i>	George E. Lamprey <i>Assistant Treasurers</i>

Arthur B. Fair
*Chairman of Board**Trustees*

K. A. Bremner	†T. H. Hoyt
*A. B. Fair	†F. A. Moeller
*M. W. Fairbanks	E. R. Noyes
T. H. Fisk	T. F. Quinn
G. F. Fiske	T. F. Russell
*J. R. Hayes	E. C. Williams
†J. A. Hill, Jr.	*J. F. Yeager
*G. S. Hodgson	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday in April

NEW BEDFORD**New Bedford Five Cents Savings Bank**
791 Purchase Street

Date of Incorporation, April 14, 1855

Bruce Alexander <i>President</i>	Edward Aspin Clinton N. Tripp
James A. Collins	Richard S. Marchisio
Karl P. Goodwin <i>Vice Presidents</i>	William H. H. Manchester, Jr.
Robert B. MacLeod <i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>
Real R. Breton <i>Treasurer</i>	Bruce Alexander <i>Chairman of Board</i>

Trustees

F. Abramson	†W. R. Hindle
*B. Alexander	C. J. Lewin
C. F. Broughton	R. B. MacLeod
W. V. A. Clark, Jr.	†G. W. Parker
*J. A. Collins	W. E. Parker
M. M. Duff	F. O. Quinn
H. C. Dyer, Jr.	J. H. Read
M. C. Gardner	*A. G. Seabury
G. H. Gendron	*C. H. Wardwell
*K. P. Goodwin	†F. K. White
*N. H. Hayes	*E. H. Wing

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws second Friday in December

*Member of Board of Investment.

†Member of Auditing Committee.

New Bedford Institution for Savings
174 Union Street

Date of Incorporation, June 16, 1825

Branch Offices
1743 Acushnet Avenue
10 Rodney French Boulevard
821 Rockdale Avenue
169 Rockdale Avenue

Gordon D. Larcom
President

John Carr
Treasurer

John F. Glennon
John Carr
Vice Presidents

Donald M. Chace
Philip F. Danforth, Jr.
Andrew B. Chase
Arnold R. Griffiths
Assistant Treasurers

James B. Buckley
Clerk of Corporation

Seabury Stanton
Chairman of Board

Trustees

C. G. Akin, Jr.
F. E. Anderson
C. Beckman
J. B. Buckley
J. Carr
J. Dawson, Jr.
†A. D. Delano
*P. C. Dirksen
M. F. Downey
J. Duff, III
*J. F. Glennon
J. J. Hayes
P. Hemingway
†W. G. Hughes
J. D. Kenney
†E. S. Knowles

*G. D. Larcom
J. H. Mahoney
R. M. Mitchell
*H. J. Perry
W. H. Potter
*O. Prescott, Jr.
F. Simpson
J. A. Smith
J. E. Stanton, III
*J. K. Stanton
*S. Stanton
*R. S. Stringer
J. Underwood
M. Walter, Jr.
E. T. Wilson
H. W. Young

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Friday of December

NEWBURYPORT

Institution for Savings, in Newburyport and its vicinity
93 State Street

Date of Incorporation, January 31, 1820

Emery Hollerer
President

John H. Pramborg, Jr.
Treasurer

George L. Hosford
Joseph W. Knapp
Willis F. Atkinson
Vice Presidents

William H. Carter
Clerk of Corporation
Emery Hollerer
Chairman of Board

Trustees

L. E. Atkinson
W. F. Atkinson
W. J. Bickford, Jr.
W. H. Carter
W. S. Currier
M. L. Dodge
*E. Hollerer
*G. L. Hosford
*R. B. Hoyt
J. W. Knapp
L. M. Little
W. P. Lowell, Jr.

R. R. McKinney
F. V. Noone
†H. W. Noyes
*W. R. Noyes
†A. S. Page, Jr.
L. C. Peirce
L. B. Phister
J. L. Potter
J. H. Pramborg, Jr.
†K. A. Reynolds
H. R. Rogers
*M. B. Wood

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25

Annual meeting date as provided for in By-Laws second Monday in January

Newburyport Five Cents Savings Bank
63 State Street

Date of Incorporation, April 24, 1854

Charles W. Morse
President

William H. Willis
Treasurer

Laurence Hayward
William H. Willis
Edward E. Hicken
Vice Presidents

Frank L. Currier
Assistant Treasurer
Charles W. Morse
Chairman of Board

Grace A. Stevens
Clerk of Corporation

Trustees

C. W. Armstrong
†J. T. Connolly
F. L. Currier
H. G. Currier
R. B. Davenport
*E. D. Dunning
L. Hayward
E. E. Hicken
†M. K. Hoyt
†A. S. Johnson
*R. W. Johnson
†A. V. Kelleher

C. F. Leary
W. M. Lunt
C. W. Morse
C. W. Morse, Jr.
†B. Pearson
*B. Pearson, Jr.
B. Poor
E. C. Shepard
R. A. Webb
J. H. Welch
*C. E. Whitley
W. H. Willis

Deposits go on interest first day of the month made on or before the third day of the month
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday in January

NEWTON

Newton Savings Bank
1183 Centre Street (Newton Center District)

Date of Incorporation, June 17, 1831

Branch Offices

43 Lincoln Street, Newton Highlands
9 Boylston Street, Chestnut Hill
289 Washington Street
133 Chapel Street, Needham
571 Washington Street, Wellesley

Frederick C. Ober
President

Donald P. Frail
Ralph S. E. Sanguinetti
Vice Treasurers

Benjamin F. Louis
Frederick S. Bacon
Douglass B. Francis
Arnold E. Worth
Vice Presidents

F. Blake Cloonen
Richard L. Linden
H. Winston Mercer
John S. Stevens

Benjamin F. Louis
Treasurer

Raymond B. Thomas
Assistant Treasurers

Arthur K. Wells
Clerk of Corporation

Trustees

C. H. Alvord
R. R. Amesbury
*W. R. Amesbury
*F. S. Bacon
†E. G. Bates
J. M. Bierer
H. S. Bothfeld
T. L. Buell
R. C. Casselman
†F. L. Farwell
*D. B. Francis
N. I. Greene
H. W. Hardy
H. Harwood

G. A. Hibbard
B. H. Loewenberg
B. F. Louis
R. M. Nichols
F. C. Ober
L. S. Pruyne
W. H. Raye, Jr.
M. E. Sholkin
E. P. Stevenson
J. M. Tomb
†W. H. Vogler
H. Whitmore, Jr.
*R. A. Winslow

Deposits go on interest tenth day of each month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws December seventh

*Member of Board of Investment.
†Member of Auditing Committee.

West Newton Savings Bank
1314 Washington Street
(West Newton District)

Date of Incorporation, March 10, 1887

Branch Office

19 Pelham Island Road, Wayland

Kenneth W. Rogers <i>President</i>	Robert P. Lurvey <i>Treasurer</i>
William F. Chase	Paul L. Shakespeare <i>Assistant Treasurer</i>
Maxwell P. Gaddis <i>Vice Presidents</i>	

Charles J. A. Wilson
Clerk of Corporation

Trustees

*E. G. Angevine	†R. L. FitzGerald
*R. P. Atwood	M. P. Gaddis
*N. D. Bugbee	D. L. Gibbs
†J. P. Burke	*J. W. Kellar
*W. P. Chase	*K. W. Rogers
W. W. Cowles	N. W. Swinton
†D. Danner	C. J. A. Wilson

Deposits go on interest tenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
Tuesday next preceding the second Wednesday
in April

NORTH ADAMS

North Adams Hoosac Savings Bank
93 Main Street

Date of incorporation, April 26, 1848

Lloyd P. Tyrer <i>President</i>	Leon K. Berry, Jr. <i>Treasurer</i>
Leon K. Berry, Jr.	William A. Lesage
Bernard K. Garceau	Raymond P. Ranzoni <i>Assistant Treasurers</i>
James F. Burns <i>Vice Presidents</i>	John W. Bond <i>Chairman of Board</i>
L. Louis SanSoucie <i>Clerk of Corporation</i>	

Trustees

L. K. Berry, Jr.	G. H. Higgins
*J. W. Bond	J. H. Hunter
J. F. Burns	R. A. Hunter
†J. F. Campbell	P. F. Kittredge
†E. H. Clark	†J. H. Lev
H. W. Clark, II	T. W. Lewis
†J. Deans	R. I. Manuel
†M. L. Dempsey	A. O. Rosenthal
E. F. Flynn	L. L. SanSoucie
B. K. Garceau	†H. H. Schell
*P. J. Geraghty	*L. P. Tyrer
*H. S. Gordon	R. E. Wall
V. H. Gordon	*J. D. Washburn
F. H. Hayden	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws
first Wednesday in December

NORTHAMPTON

Florence Savings Bank
85 Main Street (Florence District)

Date of Incorporation, February 14, 1873

Theodore F. Behringer <i>President</i>	Harold J. Forsander <i>Treasurer</i>
Stanley Clark <i>Exec. Vice President</i>	Donald F. Donahue <i>Assistant Treasurers</i>
Arthur W. Cook <i>Vice President</i>	Barbara C. Jager Erwin M. Hill <i>Clerk of Corporation</i>

Theodore F. Behringer
Chairman of Board

Trustees

*C. H. Addis	J. J. Curran
†W. E. Bailey	H. J. Forsander
*T. F. Behringer	†E. M. Hill
*A. W. Borawski	H. Jekanowski
R. C. Callahan	†A. W. King
S. Clark	J. E. O'Donnell
F. W. Cole, Jr.	*M. L. Sender
*A. W. Cook	

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
last Tuesday of September

Nonotuck Savings Bank
80 Main Street

Date of Incorporation, February 9, 1899

William G. Kimball <i>President</i>	Arthur M. Livingstone <i>Treasurer</i>
Sidney F. Smith	Mabel M. Duval <i>Assistant Treasurer</i>
Earle M. Parsons <i>Vice Presidents</i>	Sterling R. Whitbeck <i>Chairman of Board</i>
John L. Banner <i>Clerk of Corporation</i>	

Trustees

†J. L. Banner	*J. J. Kelleher
R. C. Barstow	W. G. Kimball
W. C. Bird	A. M. Livingstone
†S. M. Campbell	E. M. Parsons
C. DeBruler	*S. F. Smith
C. N. DeRose	L. A. Stevens
*H. A. Dragon	*E. R. Stone
†F. Goldstaub	D. D. Sullivan
D. B. Jennison	*S. R. Whitbeck

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws
third Wednesday in November

*Member of Board of Investment.

†Member of Auditing Committee.

Northampton Institution for Savings 109 Main Street

Date of Incorporation, March 1, 1842

Edward T. Heaphy <i>President</i>	John A. Weidhaas <i>Treasurer</i>
Dana J. Lowd <i>Vice President</i>	Thomas P. Cahill Ulysse A. Lussier <i>Assistant Treasurers</i>
Kenneth B. Bowen <i>Clerk of Corporation</i>	

Edward T. Heaphy
Chairman of Board

Trustees

*E. L. Arnold	*E. T. Heaphy
†A. C. Bardwell	*D. J. Lowd
K. B. Bowen	F. P. Lyons
†T. F. Corriden	M. F. Narum
†W. E. Denny	*F. R. Plumb
W. W. Dunn	C. H. Salls
*E. P. Dunphy	J. A. Weidhaas

Deposits go on interest first business day of each month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws first Wednesday of December

NORTH ATTLEBOROUGH

Attleborough Savings Bank 48 North Washington Street

Date of Incorporation, February 2, 1860

Branch Office 8 Park Street, Attleboro

James W. Hull <i>President</i>	Albert P. Totten <i>Treasurer</i>
Harry P. Jones	Raymond H. Lambert
Edward F. Kurtz	Everett G. Lees
Albert P. Totten <i>Vice Presidents</i>	Marion E. Phinney
Laurence W. Wilkin <i>Clerk of Corporation</i>	Paul J. Silvia <i>Assistant Treasurers</i>

Trustees

W. B. Allen	*E. F. Kurtz
G. G. Bergh	P. F. Leach
*D. S. Bishop	*J. J. McCarte
E. H. Cummings, Jr.	†G. E. Nerney
*A. A. Gordon	*S. C. Rice
*H. B. Gowen	H. H. Sweet
C. A. Howard	†F. T. Westcott
*J. W. Hull	†L. W. Wilkin
H. P. Jones	

Deposits go on interest last business day of the month if made on or before the seventh day of the following month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Wednesday in January

NORTHBRIDGE

Whitinsville Savings Bank Memorial Square (Whitinsville District)

Date of Incorporation, March 19, 1872

Philip B. Walker <i>President</i>	Charles P. Bartlett William S. Gould Louis E. Hoisington <i>Assistant Treasurers</i>
J. Hugh Bolton Robert J. Frost <i>Vice Presidents</i>	Delwyn K. Barnes <i>Clerk of Corporation</i>
John T. Ransom <i>Treasurer</i>	

Trustees

†A. C. Adams	†L. M. Fuller
H. C. Andrews	*H. E. Hoyt
D. K. Barnes	*W. G. Kuekan
L. Beinema	H. Moss
J. H. Bolton	J. T. Ransom
J. H. Bolton, Jr.	W. Sharawara
*G. T. Brown	†W. A. Spratt
*W. C. Commons	*H. VanderBaan
W. P. Dutemple	*P. B. Walker
O. Francis	R. R. Wood
*R. J. Frost	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 30 and October 31

Annual meeting date as provided for in By-Laws second Tuesday of October

NORTH BROOKFIELD

North Brookfield Savings Bank 35 Summer Street

Date of Incorporation, March 3, 1854

Linwood F. Fullam <i>President</i>	Lowell E. Toepfer <i>Treasurer</i>
Axel W. Krusell Thomas F. Cuddy <i>Vice Presidents</i>	Florence G. Cronin <i>Assistant Treasurer</i>

Edward W. Varnum
Clerk of Corporation

Trustees

†A. L. Beaudette	*A. W. Krusell
*H. S. Bennett	J. W. Learnard
†F. Cooke	H. T. Mason (Hon.)
*D. L. Crooks	T. J. O'Boyle
T. F. Cuddy	J. M. Richardson, Jr.
*L. F. Fullam	B. M. Stevens (Hon.)
J. C. Griffith (Hon.)	L. E. Toepfer
†F. D. Hayes	E. W. Varnum
*L. A. Herard	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws first Monday in June

*Member of Board of Investment.

†Member of Auditing Committee.

NORWELL**South Scituate Savings Bank
Main Street**

Date of Incorporation, April 2, 1834

David B. Richardson <i>President</i>	Kenneth L. Torrey <i>Treasurer</i>
Henry R. Sewell <i>Vice President</i>	Andrew G. Gordon <i>Clerk of Corporation</i>

Trustees

E. Amazeen	*D. Richardson
R. Chandler	N. Robbins
*G. Dumas	*H. Sewell
†H. Fogg	N. Tilden
H. Ford	K. Torrey
†R. Gaudette	†H. Turner
*L. Phillips, 2nd	S. Vincent
*J. Pool	*A. Virtue

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable February 10 and August 10
Annual meeting date as provided for in By-Laws first Friday of February

ORANGE**Orange Savings Bank
11 West Main Street**

Date of Incorporation, March 30, 1871

Sidney N. Fletcher, Jr. <i>President</i>	Thomas R. Thompson <i>Treasurer</i>
Clarence W. Hayden	James R. Kimball <i>Clerk of Corporation</i>
William B. Oddy <i>Vice Presidents</i>	

Trustees

N. F. Batchelor	R. MacGregor, Jr.
†J. T. Bone	*W. B. Oddy
J. E. Botti	L. Plotkin
E. E. Cormier	*G. T. Rosberry
*S. N. Fletcher, Jr.	*K. E. Smith
W. H. Gibbs (Hon.)	†R. E. Stowell
*C. W. Hayden	D. A. Witty
†J. R. Kimball	E. C. Witty

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable last business day of April and October
Annual meeting date as provided for in By-Laws second Monday of February

PALMER**Palmer Savings Bank
485 North Main Street**

Date of Incorporation, March 4, 1870

Everett D. Landen <i>President</i>	Gordon J. King <i>Treasurer</i>
Gordon J. King <i>Erec. Vice President</i>	Malcolm R. George Carl E. Lindahl <i>Assistant Treasurers</i>
Herbert W. Bishop	C. Lenwood Walker <i>Clerk of Corporation</i>
Robert L. McDonald <i>Vice Presidents</i>	

Trustees

C. F. Barlow	E. D. Landen
*H. W. Bishop	*R. L. McDonald
S. G. Brooks	†A. B. Rathbone
J. W. Duffy	C. K. Sanderson
†J. W. Gale	S. Scudder
*M. K. Gammons	F. A. Smith
†E. A. Griswold	C. L. Walker
*D. J. Horgan	A. Ziegler
*G. J. King	

Deposits go on interest first business day of each month
Dividends are payable April 1 and October 1
Annual meeting date as provided for in By-Laws third Monday of November

PEABODY**Warren Five Cents Savings Bank
10 Main Street**

Date of Incorporation, April 28, 1854

**Branch Office
Northshore Shopping Center**

Paul M. MacGregor <i>President</i>	John J. Kline <i>Treasurer</i>
Lucien G. Lewis	A. Louise Ellis
Norman V. Crane	J. Norman Panall, Jr.
Edmond H. Lalime	Hubert M. Snow, Jr. <i>Assistant Treasurers</i>
John J. Gallagher	Nathan F. Masterson <i>Clerk of Corporation</i>
Daniel N. Crowley	
Ernest J. Woelfel <i>Vice Presidents</i>	

Paul M. MacGregor
*Chairman of Board**Trustees*

†A. J. Barry	L. G. Lewis
†H. B. Bliss	M. J. Lynch
T. A. Brady	*P. M. MacGregor
H. G. Childs	†N. F. Masterson
*N. V. Crane	H. E. Merrow
*D. N. Crowley	G. Smith
†C. D. Farmer	*H. E. Trask
*J. J. Gallagher	N. M. Washburn
†C. W. Kessler	†E. W. Weaver
J. J. Kline	E. J. Woelfel
*E. H. Lalime	

Deposits go on interest fifteenth day of each month
Dividends are payable April 25 and October 25
Annual meeting date as provided for in By-Laws first Wednesday of January

PITTSFIELD**Berkshire County Savings Bank
24 North Street**

Date of Incorporation, February 2, 1846

Thomas R. Carrington <i>President</i>	William T. Rice Jane M. Hoag
J. Howard Fryer <i>Vice President</i>	Vernon L. Striebel, Jr.
George P. Clayson <i>Clerk of Corporation</i>	Robert G. Disbrow
Donald B. Kuntz <i>Treasurer</i>	Bayard S. Huntley <i>Assistant Treasurers</i>
	Gardner S. Morse <i>Chairman of Board</i>

Trustees

*W. E. Bagg, Jr.	*J. H. Fryer
†G. L. Brown	S. H. Jones
*T. R. Carrington	*C. C. Loomis
†G. P. Clayson	†R. W. McCracken
*L. R. Connor	*G. S. Morse
*F. G. Crane	J. H. Rice
F. G. Crane, Jr.	*W. T. Rice
D. England, Jr.	*A. S. Silverman

Deposits go on interest first day of the month if made on or before the tenth day of the month
Dividends are payable April 30 and October 31
Annual meeting date as provided for in By-Laws fourth Wednesday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Clity Savings Bank of Pittsfield
116 North Street

Date of Incorporation, April 13, 1893

Branch Offices
10 Devonshire Avenue
436 West Housatonic Street
740 William Street

Luke S. Hayden <i>President</i>	Robert H. Bolza <i>Treasurer</i>
Robert H. Bolza	Charles H. Benz, Jr.
Raymond G. LeBeau	Donald G. Butler
Kenneth W. Seyffert <i>Vice Presidents</i>	<i>Assistant Treasurers</i>
John R. Tobey <i>Clerk of Corporation</i>	

Trustees

E. L. Amber	G. D. Kittredge
*A. R. Birehard, Jr.	*C. F. Martin
R. H. Bolza	F. E. May
*S. Boxer	C. B. Muzzy
B. Crane	F. M. Myers, Jr.
†R. Crane	E. H. Neese, Jr.
W. B. Crawford	*T. C. Nelson
†S. England	S. G. O'Connell
T. J. Fahey	T. E. O'Connell
*P. K. Fodder	†B. J. Sullivan
W. R. Furey	J. R. Tobey
*L. S. Hayden	

Deposits go on interest first day of each month except the months of January, May, July and November, which have nine grace days

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Wednesday of November

PLYMOUTH

Plymouth Savings Bank
36 Main Street

Date of Incorporation, June 11, 1828

Arthur G. Estes, Jr. <i>President</i>	Warren M. Axford <i>Treasurer</i>
James A. White <i>Vice President</i>	Donald W. Heath <i>Assistant Treasurer</i>
Harold W. Baker <i>Clerk of Corporation</i>	
Oliver L. Edes <i>Honorary Chairman of Board</i>	

Trustees

W. M. Axford	M. H. Golden
†H. W. Baker	R. W. Holm
R. M. Briggs	†F. A. Randall
*T. Brink	G. E. Randall
*E. W. Burgess	A. D. Russell
O. L. Edes	†R. W. Talbot
D. E. Eldridge	M. L. Valente
*A. G. Estes, Jr.	*J. A. White

Deposits go on interest first business day of each month

Dividends are payable January 5 and July 5

Annual meeting date as provided for in By-Laws third Thursday of October

Plymouth Five Cents Savings Bank
44 Main Street

Date of Incorporation, April 6, 1855

Branch Offices

Bay Road, South Duxbury
53 Summer Street, Kingston
1923 Ocean Street, Marshfield

Fred C. Newhall <i>President</i>	Robert D. Sampson <i>Treasurer</i>
Philip S. Barnes <i>Vice President</i>	Kendall S. Estes
Maurice A. Hall <i>Clerk of Corporation</i>	George W. Carter, Jr. <i>Assistant Treasurers</i>
	Philip S. Barnes <i>Chairman of Board</i>

Trustees

*P. S. Barnes	D. B. Freeman
H. A. Boyer	M. A. Hall
B. B. Bradley	*F. C. Hilton
E. W. Brewster	A. H. Holmes
S. H. Brewster	E. B. Maccaferri
*L. R. Briggs	*F. C. Newhall
†W. J. Brown	F. M. Rowell
P. V. Cavallini	B. J. Shepherd (Hon.)
*O. G. Colley	†R. M. Shift
†G. W. Cushman	M. Toabe
R. L. Drew	H. C. Weston

Deposits go on interest fifteenth day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Tuesday in June

PROVINCETOWN

Seamen's Savings Bank
221 Commercial Street

Date of Incorporation, April 15, 1851

Robert A. Welsh <i>President</i>	William F. Silva <i>Treasurer</i>
Myrick C. Young	Frank M. Oliveira
George F. Miller, Jr. <i>Vice Presidents</i>	<i>Vice Treasurer</i>
	Helen F. Rogers <i>Assistant Treasurer</i>
Herbert F. Mayo <i>Clerk of Corporation</i>	

Trustees

F. J. Alves	†E. Salvador
*S. J. Benson	R. F. Silva
†H. F. Mayo	*W. C. Silva
*G. F. Miller, Jr.	*W. F. Silva
†C. G. Peck, Jr.	R. A. Welsh
A. E. Ramey	M. C. Young
*J. F. Rosenthal	

Deposits go on interest first business day of each month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws third Monday of June

*Member of Board of Investment.

†Member of Auditing Committee.

QUINCY

Quincy Savings Bank
1374 Hancock Street

Date of Incorporation, March 18, 1845

Branch Office
371 Hancock Street, North Quincy

George H. Bonsall <i>President</i>	Frederick A. Sprowl <i>Treasurer</i>
Robert H. Fay Arnold O. Haskell <i>Vice Presidents</i>	H. Maurice Hughes O. Donald Gohl Lindsay L. Tait <i>Assistant Treasurers</i>
Morgan Sargent <i>Clerk of Corporation</i>	Arthur I. Burgess <i>Chairman of Board</i>

Trustees

*G. H. Bonsall	†H. MacArthur
*A. I. Burgess	†R. Porter
C. R. Burgin	†G. D. Reardon
*T. S. Burgin	M. Sargent
*W. G. Clark	J. Serafini
*R. M. Faxon	J. D. Smith (Hon.)
R. H. Fay	

Deposits go on interest fifth day of each month
Dividends are payable 1st Monday of January,
April, July and October

Annual meeting date as provided for in By-Laws
second Tuesday of April

RANDOLPH

Randolph Savings Bank
129 North Main Street

Date of Incorporation, April 14, 1851

Branch Offices
15 Pleasant Street, Stoughton
50 South Franklin Street, Holbrook

Walter C. Kane <i>President</i>	Richard L. Batchelder <i>Treasurer</i>
Albert C. Wilde Raymond E. Lyons <i>Vice Presidents</i>	Melvin S. Monson Virginia O. Holmes <i>Assistant Treasurers</i>

Charles F. Blakely
Clerk of Corporation

Trustees

R. L. Batchelder	*R. E. Lyons
*C. F. Blakely	*H. W. Macauley
†C. E. Claff	†R. R. McEvoy
G. W. Hill	†J. C. Webster, Jr.
W. C. Kane	*A. C. Wilde
*F. H. Lutz	*L. R. Wyman

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
second Tuesday in April

READING

Mechanics' Savings Bank
643 Main Street

Date of Incorporation, March 20, 1891

Branch Office
386 Main Street, Wilmington

Robert E. Stewart <i>President</i>	Richard G. Moore <i>Treasurer</i>
Harold B. Currell Frank D. Tanner <i>Vice Presidents</i>	Richard C. Forrest <i>Vice Treasurer</i>
E. Hayward Bliss <i>Clerk of Corporation</i>	Alice B. Sweeney Alice S. Rogers <i>Assistant Treasurers</i>

Trustees

C. H. Amon, Jr.	*K. C. Latham
M. B. Bedell	*G. M. Lothrop
E. H. Bliss	M. R. Meikle
*H. B. Currell	*R. E. Stewart
W. H. Dee	†C. Stratton
J. B. Iverson	F. D. Tanner
†K. R. Ivester	*P. G. Willcox
†G. R. Larson	

Deposits go on interest first business day of each
month

Dividends are payable on and after March 10 and
September 10

Annual meeting date as provided for in By-Laws
third Monday in January

ROCKLAND

Rockland Savings Bank
279 Union Street

Date of Incorporation, March 30, 1868

Branch Office
49 Front Street, Scituate

Arthur P. Wilcox <i>President</i>	E. Wayne Harlow <i>Treasurer</i>
Edward J. Phelps <i>Vice President</i>	Wallace L. Macauley Kenneth R. Pike <i>Assistant Treasurers</i>

Russell Osgood
Clerk of Corporation

Trustees

J. H. Bourque	H. G. Perry
†A. R. Brewster	*E. J. Phelps
†D. S. Collins	*R. T. Phillips
*L. R. Curtis	N. A. Pool
E. W. Harlow	J. F. Spence
*M. W. Murrill	†J. Spurr
R. Osgood	*A. P. Wilcox

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
first Tuesday in December

*Member of Board of Investment.

†Member of Auditing Committee.

ROCKPORT**Granite Savings Bank**
51 Main Street

Date of Incorporation, March 21, 1884

Orren F. Smith
President
J. Harry Mills
*Vice President*J. Harry Mills
Treasurer
Isabel L. Poole
*Assistant Treasurer*Frank W. Johnson
*Clerk of Corporation**Trustees*

†R. M. Barker	G. N. Mackey
*A. S. Brown, Jr.	A. K. Marr
*C. G. Burbank	J. H. Mills
*A. R. Carlson	*N. O. B. Pearson
L. P. Curtis	†J. B. Silva, Jr.
N. A. Hooper	*O. F. Smith
R. L. Hull	†W. F. Tuck
F. W. Johnson	

Deposits go on interest first business day of each month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
second Wednesday in December**SALEM****Salem Savings Bank**
125 Washington Street

Date of Incorporation, January 29, 1818

Branch Office
Highland AvenueEdgar W. Johnson
President
Leonard Clark
Charles A. Whipple
Francis J. Murphy
*Vice Presidents*Charles H. Stevens, Jr.
Treasurer
George W. Olson
Hollis B. Kuell
Robert Petersen
*Assistant Treasurers*J. Grafton Kingsley
*Clerk of Corporation**Trustees*

C. N. Andrias	J. G. Kingsley
R. B. M. Barton	†N. M. Knowlton
W. Chisholm	*H. G. Macomber
*F. P. Clark	†J. J. Martin
*L. Clark	F. J. Murphy
H. E. Davenport	W. T. Quinlan
R. W. Estey	T. Simons
*J. E. Farley	C. H. Stevens, Jr.
J. E. Fellows, Jr.	C. F. Voorhees
†M. F. Flynn	W. B. Welch
H. S. Holcomb	*C. A. Whipple
*E. W. Johnson	

Deposits go on interest sixteenth day of each month

Dividends are payable April 16 and October 16

Annual meeting date as provided for in By-Laws
third Wednesday of December**Salem Five Cents Savings Bank**
210 Essex Street

Date of Incorporation, March 9, 1855

Branch Offices
11 State Road
424 Essex Street
2 Bay Road, South HamiltonFranklin A. Hebard
President
Alton P. Cole, Jr.
Bradshaw Langmaid
Richard E. Blake
*Vice Presidents*Alton P. Cole, Jr.
Treasurer
Clayton W. Smith
*Assistant Treasurer*Albion B. Knowlton, Jr.
*Clerk of Corporation**Trustees*

*L. Allen, Jr.	*F. A. Hebard
A. E. Anderson	H. S. Knight
W. K. Anderson	†C. J. Kohn
B. T. Atwood, Jr.	*B. Langmaid
E. M. Batchelder	†C. A. Mayo
*R. E. Blake	F. A. Meier
W. J. Bursaw, Jr.	F. H. Moore
H. J. Callahan	P. M. Pilcher
A. P. Cole, Jr.	A. P. Putnam
A. S. Elwell	B. U. Rice
H. S. Gilcrest	F. C. Sargent (Hon.)
†A. Goodhue, Jr.	J. R. Serafini
H. J. Gourdeau	R. H. Thompson
C. F. Grush	*J. N. Welch
	J. S. Whipple

Deposits go on interest first business day of each month

Dividends are payable February 1, May 1, August 1
and the last business day of OctoberAnnual meeting date as provided for in By-Laws
first Tuesday in May**SHELburnE****Shelburne Falls Savings Bank**
24-26 Bridge Street (Shelburne Falls District)

Date of Incorporation, March 28, 1855

Elwyn J. Ball
President
Henry L. Avery
*Vice President*Florence B. Adler
Treasurer
Elwyn J. Ball
*Chairman of Board*Marjorie W. Peck
*Clerk of Corporation**Trustees*

F. B. Adler	P. R. Joyce
†J. R. Amstein	†H. E. Legate
H. L. Avery	W. E. Legate (Hon.)
*E. J. Ball	†W. O. Loomis
E. W. Benjamin	*E. A. Milne
H. F. Brown	G. L. Mirick
R. E. Donelson	M. A. Newton
J. A. Dunnell	*E. D. Shippee
A. F. Eldridge	H. A. Suprenant
E. R. Field	J. B. Temple
*J. W. Hoyt	*G. E. Turton
D. H. Jones	R. Wishart

Deposits go on interest tenth business day of each month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws
first Tuesday in October*Member of Board of Investment.
†Member of Auditing Committee.

SOMERVILLE

Somerset Savings Bank
371 Summer Street

Date of Incorporation, March 9, 1910

Branch Office
105 Broadway

Alfred H. Dolben <i>President</i>	Richard V. Kiley <i>Treasurer</i>
Dr. Harold P. Freeman	Stephen J. Dowd <i>Assistant Treasurer</i>
Richard V. Kiley <i>Vice Presidents</i>	

John H. Derby
Clerk of Corporation

Trustees

†H. Celata	R. W. Harris
†D. F. Choate, Jr.	†C. I. Horton
F. Ciampa	D. J. Kelley
A. H. Curtis, II	R. V. Kiley
J. H. Derby	*A. J. Oliva
*A. H. Dolben	*T. P. Russell
W. H. Dolben, Jr.	P. Sherman
A. L. Fisher	*H. E. Stevens
*H. P. Freeman	R. W. Young

Deposits go on interest fifteenth business day of each month

Dividends are payable April 20 and October 20

Annual meeting date as provided for in By-Laws third Tuesday in November

Somerville Savings Bank
57 Union Square

Date of Incorporation, February 24, 1885

R. Jack Howard <i>President</i>	Ernest S. Christian <i>Treasurer</i>
L. Roger Wentworth	Royal A. Mabee
Frederick W. Hale <i>Vice Presidents</i>	Arthur R. Hayward <i>Assistant Treasurers</i>
George S. Drew <i>Clerk of Corporation</i>	Charles J. Bateman, Jr. <i>Chairman of Board</i>

Trustees

M. F. Ahearn, Jr.	J. F. McGann
*C. J. Bateman, Jr.	L. J. McKay
R. C. Bosworth	T. W. Morse
†J. A. Daniels	J. W. Pickering
†G. S. Drew	†N. A. Ray
F. W. Hale	E. S. Rumery
E. J. Hall	*H. E. Sullivan
*R. J. Howard	L. R. Wentworth
*T. E. Kellar	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable June 1 and December 1

Annual meeting date as provided for in By-Laws third Thursday of December

SOUTHBRIDGE

Southbridge Savings Bank
253 Main Street

Date of Incorporation, April 20, 1848

Robert U. Clemence <i>President</i>	William W. Horsley <i>Treasurer</i>
John N. Burnham <i>Vice President</i>	Stanley M. Cheney
John J. O'Shaughnessy <i>Clerk of Corporation</i>	Carl M. Olson
	Mafalda A. Comstock <i>Assistant Treasurers</i>

Trustees

J. V. Achin	L. H. Lemmelin
P. Boehm	R. C. McKinstry
*J. N. Burnham	G. Mozley
L. D. Clemence	†J. J. O'Shaughnessy
*R. U. Clemence	*J. E. Rischitelli
J. K. Edwards	†F. O. Robson
J. D. Gallery	S. T. Sheard
P. Graf	*A. F. Smith
R. R. Grimwade	*E. E. Williams
W. W. Horsley	†S. W. Williams
O. J. Laliberte	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws first Monday in May

SPENCER

Spencer Savings Bank
176 Main Street

Date of Incorporation, April 5, 1871

William J. Heffernan <i>President</i>	Hezekiah P. Starr <i>Treasurer</i>
Leroy E. Latown	Robert G. Worthington
Burton R. Smith	<i>Assistant Treasurer</i>
Hezekiah P. Starr <i>Vice Presidents</i>	Edwin L. Marsden <i>Clerk of Corporation</i>

William J. Heffernan
Chairman of Board

Trustees

†M. W. Bemis	J. P. McGrath
*J. J. Dolan	†J. C. McSherry
F. O. Dufault	R. K. Prouty
*W. J. Heffernan	*W. J. Reynolds
F. A. Hobbs	*B. R. Smith
*L. E. Latown	H. P. Starr
G. E. LeDoux	†G. D. Stone
E. L. Marsden	

Deposits go on interest first day of each month

Dividends are payable 1st Monday of May and November

Annual meeting date as provided for in By-Laws first Tuesday of June

*Member of Board of Investment.

†Member of Auditing Committee.

SPRINGFIELD**Hampden Savings Bank**
19 Harrison Avenue

Date of Incorporation, April 13, 1852

George C. Holderness <i>President</i>	Victor E. Quillard <i>Treasurer</i>
Victor E. Quillard <i>Vice President</i>	Ralph M. Harlow
Harvey R. Preston <i>Clerk of Corporation</i>	Warren A. Hastings Henry L. Waltermire <i>Assistant Treasurers</i>

Trustees

R. B. Atkinson	A. G. Medlicott
†H. C. Beaver, Jr.	*M. C. Peabody
C. L. Blake	†H. R. Preston
R. D. Clapp	*J. B. Richardson, Jr.
H. J. Collins	V. E. Quillard
J. B. Donovan	†J. J. Shea
*R. R. Emerson	S. M. Stearns
F. H. Faulstich	*R. A. Studley
*G. C. Holderness	A. B. Wallace, III
S. May	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Tuesday in November

Springfield Five Cents Savings Bank
1319 Main Street

Date of Incorporation, April 27, 1854

Branch Offices**1899 Wilbraham Road**
6 Somers Road, East Longmeadow

Bernard H. McMahon <i>President</i>	John A. Saunders <i>Treasurer</i>
Alfred C. McCarthy John A. Saunders <i>Vice Presidents</i>	Wilfred G. Luthgren <i>Assistant Treasurer</i>
Earl H. Paine <i>Clerk of Corporation</i>	

Trustees

N. Brown (Hon.)	*B. H. McMahon
*A. A. Carroll	T. V. Paige
†D. B. Collings	E. H. Paine
*R. W. Crowell	K. W. Perry
E. C. Erickson	J. A. Saunders
G. J. Gallan	J. J. Shea, Jr.
*D. W. Gordon	†E. E. Silver, Jr.
*A. H. Hovey	R. S. Spooner (Hon.)
R. Keeney, Jr.	G. W. Streeter, Jr.
E. Kronvall (Hon.)	R. K. Swett
L. D. Lewis	N. Wallace
A. C. McCarthy	†F. W. Williams

Deposits go on interest fifteenth day of the month if made on or before the twenty-fourth day of the month

Dividends are payable 3rd Monday of January and July

Annual meeting date as provided for in By-Laws first Tuesday in June

Springfield Institution for Savings
1459 Main Street

Date of Incorporation, June 16, 1827

Branch Offices**561 Sumner Avenue**
844 State Street
1360 Carew Street
9 Springfield Street, Agawam
724 Bliss Road, Longmeadow

Richard A. Booth <i>President</i>	Alfred E. Rowley <i>Treasurer</i>
Charles G. Young	A. Everett Winne
John McP. Collins	<i>Vice Treasurer</i>
Theodore H. Hanchett	C. Raymond Prothero
William A. James	June M. Haskins
Alfred E. Rowley	Robert A. Cross
<i>Vice Presidents</i>	John J. Rapalus
Julius H. Appleton <i>Clerk of Corporation</i>	<i>Assistant Treasurers</i>

Trustees

J. H. Appleton	H. Isenburg (Hon.)
*R. A. Booth	†S. D. Parker
W. A. Collins	M. F. Peterson (Hon.)
*H. G. Dickey	F. S. Pillsbury
L. W. Doherty	A. Roberts
†J. F. Egan	C. H. Schaaff
F. C. Emerson	*H. A. Sears
A. G. Erdman	*A. E. Steiger, Jr.
H. R. Feltham (Hon.)	E. H. Thomson (Hon.)
W. A. Hebert (Hon.)	†L. R. Wallace
*M. I. Holstein	*C. G. Young

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws fourth Wednesday in May

STONEHAM**Stoneham Savings Bank**
359 Main Street

Date of Incorporation, March 28, 1855

Malcolm E. Barron <i>President</i>	Wylie Gardt <i>Treasurer</i>
G. Ernest Bell	William H. Brock
Winston N. Prescott <i>Vice Presidents</i>	<i>Assistant Treasurer</i>

Philip A. Nelles, Jr.
*Clerk of Corporation**Trustees*

*M. E. Barron	†E. B. Merrithew
*G. E. Bell	P. A. Nelles, Jr.
F. S. Blanchard (Hon.)	*W. H. Packard
T. P. Devlin	G. C. Patton, Jr.
A. G. Fuller	*W. N. Prescott
W. Gardt	L. W. Seamon
R. P. Hall	C. H. Severance
D. W. Hanson	†J. T. Whittemore
*E. W. Jefferson	R. A. Wills
†F. A. Lawson	G. A. Worthen

Deposits go on interest last business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws Monday preceding the last Sunday in April

*Member of Board of Investment.

†Member of Auditing Committee.

TAUNTON

Bristol County Savings Bank
35 Broadway

Date of Incorporation, March 2, 1846

Ernest G. Gebelein <i>President</i>	Carl E. Crawford <i>Treasurer</i>
Humphrey Barker <i>Vice President</i>	Joseph W. Kirker <i>Assistant Treasurer</i>
Addison L. Jennings <i>Clerk of Corporation</i>	Ernest G. Gebelein <i>Chairman of Board</i>

Trustees

*H. Barker	†R. K. Martin
G. Cleathero	*A. B. Nichols, Jr.
C. E. Crawford	*J. H. O'Keefe
*E. G. Gebelein	†R. H. Park
H. S. Hastings	W. R. Reed
A. L. Jennings	J. D. Robertson
J. W. Kirker	†R. C. Witherell
*G. H. M. LeRoy	

Deposits go on interest first business day of each month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday of January

Taunton Savings Bank
12-14 Court Street

Date of Incorporation, February 9, 1869

Walter H. Barker <i>President</i>	Grenville F. Clapp <i>Treasurer</i>
Richard E. Keefe <i>Vice President</i>	Clayton L. Reynolds
Thomas F. Corr, Jr. <i>Clerk of Corporation</i>	Arthur T. Smerdon Arthur J. F. Tutton <i>Assistant Treasurers</i>

Trustees

*W. H. Barker	*R. E. Keefe
R. B. Champagne	†J. F. Leddy
G. F. Clapp	*G. M. Owen
T. F. Corr, Jr.	R. J. Park
R. E. Deponte	J. F. Parker
W. P. Dickerman	*S. H. Rhodes
*C. A. Eldridge	C. S. Robertson
H. C. Gill, Jr.	*G. M. Seemann
†W. H. Gorey	S. P. Sowiecki
A. E. Gutman	†E. J. Sullivan

Deposits go on interest first business day of each month

Dividends are payable 1st business day of January and July

Annual meeting date as provided for in By-Laws first Thursday in January

UXBRIDGE

Uxbridge Savings Bank
33 North Main Street

Date of Incorporation, June 3, 1870

Depot

Main Street, East Douglas

E. Raymond Newell <i>President</i>	Richard S. Douglas <i>Treasurer</i>
Samuel R. Scott	Mildred E. Eastman
Robert E. Hamilton	Gordon E. Kollett
Richard S. Douglas <i>Vice Presidents</i>	<i>Assistant Treasurers</i>

Axel H. Johnson
Clerk of Corporation

Trustees

†R. H. Aldrich	*R. E. Hamilton
†F. Andrews	R. O. Huddleston
*C. C. Ballou	G. E. Kollett
J. E. Branigan	*E. R. Newell
W. G. Brown	R. A. Pelland
H. Buma	A. A. Sabatinelli
G. P. Carver, Jr.	*S. R. Scott
W. B. Chase	W. Smith
†W. J. Crawley, Jr.	*L. S. Voss
R. S. Douglas	P. S. Wheelock
G. W. Guertin	

Deposits go on interest the first business day of each month if made on or before the tenth day of the month

Dividends are payable January 1 and July 1

Annual meeting date as provided for in By-Laws second Tuesday in January

WAKEFIELD

Wakefield Savings Bank
357 Main Street

Date of Incorporation, May 26, 1869

Philip A. Perkins <i>President</i>	A. Maurice Anderson <i>Treasurer</i>
Forrest E. Carter	Julian V. Lyon
William E. Jones <i>Vice Presidents</i>	Gladys Parker <i>Assistant Treasurers</i>
William J. Lee <i>Clerk of Corporation</i>	Philip A. Perkins <i>Chairman of Board</i>

Trustees

A. M. Anderson	†H. S. MacLellan
†M. G. Beebe	F. C. McGrath, Jr.
*F. E. Carter	T. L. McManus
L. Day	A. S. North (Hon.)
G. J. Evans	*P. A. Perkins
E. H. Fairbanks	R. A. Sayce
S. Fisher	H. J. Skinner (Hon.)
G. F. Gardner	*W. R. Spaulding
H. H. Hovey	†M. F. Stoddard, Jr.
H. A. Jones (Hon.)	R. H. Wingate
*W. E. Jones	J. B. Wiswall
W. J. Lee	*K. A. Worthen

Deposits go on interest first day of the month if made on or before the tenth business day of the month

Dividends are payable last business day of the months of January, April, July and October

Annual meeting date as provided for in By-Laws third Wednesday of February

*Member of Board of Investment.
†Member of Auditing Committee.

WALTHAM

Waltham Savings Bank
702 Main Street

Date of Incorporation, March 19, 1853

Branch Offices

432 Boston Post Road, Weston Center
525 Boston Post Road, South Sudbury

Benjamin F. Wood <i>President</i>	Philip A. Lashway <i>Vice Treasurer</i>
George P. Davis W. Hart Nichols <i>Vice Presidents</i>	Arthur M. Butler, Jr. Willard T. Crossman Frederic A. Lancto Ralph A. Sederquist <i>Assistant Treasurers</i>
George D. DeGrasse <i>Treasurer</i>	

Lester J. Johnsen
Clerk of Corporation

Trustees

*C. G. Brewster	F. J. Mooney, Jr.
G. P. Davis	*A. V. Mosher
G. D. DeGrasse	*W. H. Nichols
A. DeVincent	*J. F. Robinson
P. L. Flynn	B. E. Tyler
†N. B. Goldberg	R. L. Whipple
†H. F. Howe	*B. F. Wood
†L. J. Johnsen	

Deposits go on interest tenth day of the month if made on or before the nineteenth day of the month

Dividends are payable April 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of March

WARE

Ware Savings Bank
4 Bank Street

Date of Incorporation, March 5, 1850

Branch Office
Main Street, Gilbertville

L. Robert Campbell <i>President</i>	Harold O. Graves <i>Treasurer</i>
Charles A. Pearce <i>Ezec. Vice President</i>	Irene B. King <i>Assistant Treasurer</i>

Fulton Rindge, Jr.
Clerk of Corporation

Trustees

N. P. Benson	*W. M. Hyde
*J. H. Bryson	†F. J. Kardas
*L. B. Campbell	†J. F. Nields
*L. R. Campbell	C. A. Pearce
N. Falk	R. H. Quigley
C. T. Hinckley	†F. Rindge, Jr.
*I. A. Hodgen	H. R. Salem

Deposits go on interest first business day of the month if made on or before the tenth day of the month

Dividends are payable January 1, April 1, July 1 and October 1

Annual meeting date as provided for in By-Laws first Monday in June

WAREHAM

Wareham Savings Bank
226 Main Street

Date of Incorporation, March 12, 1847

Branch Office
121 Main Street, Falmouth

Frank L. Nickerson <i>President</i>	John M. Ranney <i>Treasurer</i>
Arthur E. Griffin	Paul E. English
Harry B. Metcalfe <i>Vice Presidents</i>	Donald R. Eldridge <i>Assistant Treasurers</i>
Herbert E. Hunziker <i>Clerk of Corporation</i>	

Frank L. Nickerson
Chairman of Board

Trustees

*R. A. Anthony	M. B. Makepeace
†J. M. Balano	*F. MacGregor
T. H. Barth	H. B. Metcalfe
*E. A. Besse	*F. L. Nickerson
†B. E. Cushing	*A. L. Pappi
L. M. Flanders	W. E. Rowley
W. L. Gray	†B. E. Shaw
*A. E. Griffin	*G. H. Smith
H. E. Hunziker	H. P. Smith
J. S. Kenyon	S. H. Wright
R. D. Kiernan	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 10 and July 10

Annual meeting date as provided for in By-Laws second Monday in January

WARREN

Warren Savings Bank
Main Street

Date of Incorporation, February 24, 1882

Charles E. Shepard <i>President</i>	Alfred T. Purinton <i>Treasurer</i>
Bertram W. Perkins	William N. Wright <i>Clerk of Corporation</i>
John G. Rearick <i>Vice Presidents</i>	

Charles E. Shepard
Chairman of Board

Trustees

P. F. Carroll	*B. W. Perkins, Sr.
†B. M. Covell	B. W. Perkins, Jr.
D. B. Gilman	A. T. Purinton
†W. McWhirter	*J. G. Rearick
I. W. Moore (Hon.)	*C. E. Shepard
†J. Orszulak	*V. B. Tuttle
R. R. Paine	W. G. Wood
*C. F. Pease	W. N. Wright

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws last Monday in April

*Member of Board of Investment.

†Member of Auditing Committee.

WATERTOWN**Watertown Savings Bank
60 Main Street**

Date of Incorporation, April 18, 1870

**Branch Office
10 Bigelow Avenue**

Charles W. Chamberlain <i>President</i>	Russell W. Monto <i>Treasurer</i>
Harry A. Smith	Marguerite M. Hooley
W. Stanley Field	Robert B. Harris
Charles W. Chamberlain, Jr.	<i>Assistant Treasurers</i>

Vice Presidents

Roger T. Westcott
Clerk of Corporation

Trustees

*C. W. Chamberlain	S. P. Mugar
C. W. Chamberlain, Jr.	T. J. Scott
R. B. Chase	†B. L. Scribner
*L. S. Field	*F. D. Shaw
W. S. Field	*H. A. Smith
†J. E. Heffernan	R. S. Sparrow
*J. S. Hemphill	A. J. Torrielli
A. A. Huse	†G. B. Wellman
J. H. Lewis	R. T. Westcott
*W. I. Middleton	

Deposits go on interest tenth business day of each month

Dividends are payable January 10, April 10, July 10 and October 10

Annual meeting date as provided for in By-Laws third Tuesday of November

WEBSTER**Webster Five Cents Savings Bank
290 Main Street**

Date of Incorporation, March 16, 1868

**Branch Office
343 Main Street, Oxford**

Ralph K. Hubbard <i>President</i>	David W. Horsley <i>Treasurer</i>
Alexander Wylie	Margaret C. Canavan
Lambert L. Gustafson	<i>Assistant Treasurer</i>
Joseph M. Morse	James L. Dugan
Francis E. Cassidy <i>Vice Presidents</i>	<i>Clerk of Corporation</i>

Ralph K. Hubbard
Chairman of Board

Trustees

†H. C. Bartlett	D. W. Horsley
D. S. Bayer	E. L. Hubbard
B. F. Brigandi	*R. K. Hubbard
*W. A. Cash	L. E. LeBoeuf
F. E. Cassidy	*J. M. Morse
H. W. Crawford	R. R. Poblocki
J. L. Dugan	†J. C. Prout
W. L. Dugan	*G. F. White
L. L. Gustafson	*A. Wylie
†D. I. Hey	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws third Wednesday in May

WELLFLEET**Wellfleet Savings Bank
Main Street**

Date of Incorporation, March 3, 1863

William Hokkanen <i>President</i>	Gladys R. Cassidy <i>Treasurer</i>
Charles E. Frazier, Jr.	Robert C. Dickinson
Paul J. Lussier <i>Vice Presidents</i>	<i>Assistant Treasurer</i>
	Clarence S. Smith <i>Clerk of Corporation</i>

Trustees

†H. W. Carlson	†C. E. Frazier, Jr.
R. A. Chase (Hon.)	*W. Hokkanen
B. C. Collins	K. E. Paine
*H. A. Curtis	*W. R. Payne
*C. W. Downs, Jr.	†E. F. Rose
†J. R. Dyer, Jr.	†N. C. Young

Deposits go on interest twentieth day of each month
Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws second Friday in January

WESTBOROUGH**Westborough Savings Bank
33 West Main Street**

Date of Incorporation, February 9, 1869

**Branch Office
58 West Main Street, Northborough**

Ellwood N. Hennessy <i>President</i>	E. Irving Hulbert <i>Treasurer</i>
E. Irving Hulbert <i>Exec. Vice President</i>	Walter A. Kinell, Jr. <i>Vice Treasurer</i>
J. Baron Mason <i>Vice President</i>	Dorothy S. Hewey <i>Assistant Treasurer</i>
Edwin P. Fairbanks <i>Clerk of Corporation</i>	Ellwood N. Hennessy <i>Chairman of Board</i>

Trustees

*P. D. Blois	*J. B. Mason
C. H. Carlson	*J. G. Nason
G. H. Carlson	†D. Newton
†E. P. Fairbanks	*H. L. Paine
J. M. Foster	B. C. Tashjian
A. E. Gilman	*H. K. Tufts
*E. N. Hennessy	†R. S. Tyler
R. N. Hennessy	E. L. Uhlman
E. I. Hulbert	A. D. Whelan
A. Kalenian	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws first Thursday in January

*Member of Board of Investment.

†Member of Auditing Committee.

WESTFIELD**Westfield Savings Bank**

141 Elm Street

Date of Incorporation, April 16, 1853

Branch Offices

206 Park Street, West Springfield

27 Arnold Street

Arthur W. Knapp
*President*Norman A. Clarke
David C. ColtonWesley L. Mitchell
*Vice Presidents*Horace N. Fuller
*Clerk of Corporation*Ralph D. Neth
*Treasurer*Harris J. Bond
L. Melvin Gendreau
Thomas J. Howard, Jr.*Assistant Treasurers*Henry F. Burrows
*Chairman of Board**Trustees*C. J. Arnold
G. B. Brooks
*H. F. Burrows
G. T. Chapman (Hon.)
†W. C. Chisholm
N. A. Clarke
*D. C. Colton
H. L. Drake
H. N. Fuller
†F. H. Gath*C. A. Godin
*A. W. Knapp
W. L. Mitchell
R. D. Neth
*E. V. Oehlers
L. C. Parker, Jr.
J. E. Reed
†A. S. Rzewski
H. K. WakemanDeposits go on interest tenth day of each month
Dividends are payable January 10 and July 10
Annual meeting date as provided for in By-Laws
second Wednesday in April**Woronoco Savings Bank**

31 Court Street

Date of Incorporation, May 5, 1871

Branch Office

College Highway, Southwick

Laurence W. Shattuck
*President*Roger L. Wolcott
*Exec. Vice President*Ralph S. Conner
*Vice President*Roger L. Wolcott
*Treasurer*Katherine L. Chapman
James A. RogersPorter E. Taylor
*Assistant Treasurers*Andrew Anderson
*Clerk of Corporation**Trustees*†J. A. Adams
A. Anderson
T. M. Arnold
*O. C. Baker
†I. C. Barnes
J. W. Buckley
R. L. Cantell
L. M. Clark
*R. S. Conner
*G. B. Cowles
E. L. daSilva (Hon.)E. A. Jensen
*G. R. Keegan
†A. Nesin
F. R. O'Donnell
K. S. Pease
*G. W. Roraback
H. Saffer
*L. W. Shattuck
R. M. Wilcox
B. P. WoodDeposits go on interest tenth day of the month if
made on or before the nineteenth day of the
month
Dividends are payable April 10 and October 10
Annual meeting date as provided for in By-Laws
third Wednesday in March**WEYMOUTH****East Weymouth Savings Bank**

744 Broad Street (East Weymouth District)

Date of Incorporation, February 14, 1872

Joseph J. Holland
*President*Robert H. Gaughen
Ashley B. Jones
*Vice Presidents*James F. Culhane
*Treasurer*Martha I. Belcher
*Assistant Treasurer*William F. Meara, Jr.
*Clerk of Corporation**Trustees*F. L. Alden
*J. Alden
†H. E. Bowmar
S. H. Casperson
J. F. Culhane
*R. H. Gaughen
*J. J. Holland
J. J. Holland, Jr.*A. B. Jones
G. E. Lane
†W. F. Meara, Jr.
R. H. O'Brien
*E. A. Perry
G. W. Perry
R. Reidy
†L. V. SmithDeposits go on interest tenth day of each month
Dividends are payable April 10 and October 10
Annual meeting date as provided for in By-Laws
second Wednesday in April**South Weymouth Savings Bank**
88 Pleasant Street (South Weymouth District)

Date of Incorporation, March 6, 1863

F. William Lawton
*President*Clayton W. Nash
Carl A. R. Lewis
*Vice Presidents*George F. Gardner
*Treasurer*Arthur G. Martell
*Assistant Treasurer*William P. Fillebrown
*Clerk of Corporation*F. William Lawton
*Chairman of Board**Trustees*F. T. Barnes (Hon.)
G. T. Barnes
A. O. Bicknell
J. F. Chipman
J. H. Clapp
A. V. Coleman (Hon.)
H. B. Coleman
†A. C. Fearing
*J. W. Field
W. P. Fillebrown
H. I. GrangerH. Hoffman
*F. W. Lawton
*C. A. R. Lewis
†C. L. McGaw
*E. W. Moxon
*C. W. Nash
*H. B. Nash
F. Ness
*J. W. O'Donnell
†R. G. ParkerDeposits go on interest tenth day of each month
Dividends are payable January 10, April 10, July
10 and October 10
Annual meeting date as provided for in By-Laws
first Monday in January*Member of Board of Investment.
†Member of Auditing Committee.

Weymouth Savings Bank
47 Washington Street

Date of Incorporation, February 16, 1833

George H. Thompson <i>President</i>	Melvin E. Sherman <i>Treasurer</i>
Fred Belyea <i>Vice President</i>	Ruth P. Bosien Robert Bates <i>Assistant Treasurer</i>
Raymond Warmington <i>Clerk of Corporation</i>	Frank M. Bryant <i>Chairman of Board</i>

Trustees

†F. Belyea	*R. L. Morgan
R. Bewley	*C. W. Morrison
*F. M. Bryant	*N. J. Reilly
E. S. Cook	J. C. Settles
W. N. Flynt	M. E. Sherman
†L. Fulton	*G. H. Thompson
E. B. Given, Jr.	R. C. Warmington
†W. McClelland	E. T. Wilson
R. Monahan	

Deposits go on interest fifteenth day of each month
 Dividends are payable March 15, June 15, September 15 and December 15

Annual meeting date as provided for in By-Laws
 first Tuesday after fifth day of March

WHITMAN

Whitman Savings Bank
584 Washington Street

Date of Incorporation, February 16, 1888

Herbert L. Shepherd <i>President</i>	Reginald A. Conrad <i>Treasurer</i>
Joseph W. Bjork <i>Exec. Vice President</i>	Warren R. Corliss Irene R. Smith <i>Assistant Treasurers</i>
George A. Brouillard <i>Clerk of Corporation</i>	

Trustees

J. W. Bjork	D. F. Leach
G. A. Brouillard	*R. K. Litchfield
*C. P. Burrill	†N. G. MacDonald
*W. B. Clark	*W. F. McCarthy
R. A. Conrad	W. J. McCarthy
R. B. Cooke (Hon.)	L. E. Millett
†A. S. Gilman	*H. L. Shepherd
*H. L. Horté	H. C. Young
†H. S. Keith	

Deposits go on interest fifteenth day of each month
 if made on or before the twenty-fourth day of the month

Dividends are payable April 15 and October 15

Annual meeting date as provided for in By-Laws
 first Tuesday after the second Monday of March

WILLIAMSBURG

Haydenville Savings Bank
Corner of Bridge and Main Streets
(Haydenville District)

Date of Incorporation, March 17, 1869

Roswell S. Jorgensen <i>President</i>	Harry W. Tower <i>Treasurer</i>
Merwin F. Packard Willard H. Senecal <i>Vice Presidents</i>	Donald R. Packard <i>Assistant Treasurer</i> Charles M. Damon, Sr. <i>Clerk of Corporation</i>

Trustees

*H. R. Bisbee	T. F. Lenihan
†R. T. Bisbee	†H. F. Loud
†L. H. Cranson	D. S. Outhuse
C. M. Damon, Sr.	L. H. Packard
D. P. Healy	*M. F. Packard
*R. S. Jorgensen	*W. H. Senecal
*H. S. Kellogg	R. B. Smith

Deposits go on interest fifteenth business day of each month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
 first Wednesday in December

WILLIAMSTOWN

Williamstown Savings Bank
171 Main Street

Date of Incorporation, April 6, 1892

Paul B. Jayne <i>President</i>	Raymond A. Mason <i>Treasurer</i>
Thomas M. McMahon <i>Vice President</i>	George D. Walker Lila L. Niles <i>Assistant Treasurers</i>

Wade W. Rudman
Clerk of Corporation

Trustees

†L. S. Blair	B. Mears (Hon.)
J. P. English	†N. Phelps
*S. E. Gardner	†P. G. Robbins
*C. B. Hall	W. W. Rudman
W. S. Hamilton (Hon.)	*L. Rudnick
P. S. Hart	L. S. Towne
*P. B. Jayne	L. G. Treadway (Hon.)
R. A. Mason	*P. P. Welanetz
T. M. McMahon	H. Wooster

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable April 1 and October 1

Annual meeting date as provided for in By-Laws
 last Monday in September

*Member of Board of Investment.

†Member of Auditing Committee.

WINCHENDON**Winchendon Savings Bank**
112 Central Street

Date of Incorporation, March 31, 1854

Arnold E. Anderson <i>President</i>	Robert F. King, Jr. <i>Treasurer</i>
Cranston D. Eldredge Karl M. Parks <i>Vice Presidents</i>	Dorothy Solander <i>Assistant Treasurer</i>
Celian H. Abbott <i>Clerk of Corporation</i>	Arnold E. Anderson <i>Chairman of Board</i>

Trustees

†C. H. Abbott	K. M. Parks
*A. E. Anderson	†L. P. Prance
M. R. Bateman	*M. W. Smith
†W. D. Brown	H. E. Stearns
*C. D. Eldredge	E. M. Thompson
R. F. King, Jr.	K. B. White, Jr.
*J. W. Meyer, Jr.	*J. J. Witt

Deposits go on interest first business day of each month

Dividends are payable May 1 and November 1

Annual meeting date as provided for in By-Laws first Wednesday in December

WINCHESTER**Winchester Savings Bank**
26 Mt. Vernon Street

Date of Incorporation, March 3, 1871

James F. Dwinell, Jr. <i>President</i>	Arnold M. Gibson <i>Treasurer</i>
William J. Speers, Jr. <i>Vice President</i>	Nellie L. Ralph W. Donald Maxwell <i>Assistant Treasurers</i>
Austin Broadhurst <i>Clerk of Corporation</i>	James F. Dwinell, Jr. <i>Chairman of Board</i>

Trustees

*P. F. Avery	R. W. Hatch
†S. Avery	W. B. Hersey
C. W. Bennett	†G. H. Hood, Jr.
J. W. Blackham	E. H. Kenerson (Hon.)
A. Broadhurst	R. B. Kittredge
W. L. Davis	C. L. Moore
*J. F. Dwinell, Jr.	*H. S. Richardson, Jr.
†A. O. Eaton	F. E. Smith (Hon.)
C. S. Eaton	*W. J. Speers, Jr.
M. T. Freeman	*P. P. Wadsworth
E. V. French	J. B. Willing
A. M. Gibson	

Deposits go on interest first business day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws fourth Wednesday of April

WINTHROP**Winthrop Savings Bank**
25 Bartlett Road

Date of Incorporation, March 16, 1914

Edward R. Thomas <i>President</i>	Miriam L. Flinn <i>Treasurer</i>
G. Malcolm McNeil Arthur J. Soper <i>Vice Presidents</i>	Florence R. Cummings Alice J. Mackey <i>Assistant Treasurers</i>
Ernest E. Hardy <i>Clerk of Corporation</i>	

Trustees

D. M. Boylan	*H. J. Hyatt
L. S. Burke	†A. B. Marsh
M. L. Flinn	*G. M. McNeil
P. A. Gorman	*A. J. Soper
J. Gregorie	*A. G. Sullivan
E. E. Hardy	E. R. Thomas
*A. W. Hodges	†J. K. Weiner
†E. M. Howard	

Deposits go on interest tenth business day of each month

Dividends are payable Friday following the 3rd Wednesday of April and October

Annual meeting date as provided for in By-Laws third Wednesday in January

WOBURN**Woburn Five Cents Savings Bank**
19 Pleasant Street

Date of Incorporation, April 7, 1854

Perley E. Skinner <i>President</i>	Edwin C. Holland <i>Treasurer</i>
Alfred W. Peterson Kenneth B. Williams <i>Vice Presidents</i>	Evelyn W. Fowle William E. Harvey <i>Assistant Treasurers</i>

Henry M. Leen
*Clerk of Corporation**Trustees*

R. J. Farrell	†H. E. Marshall
F. W. French, Jr.	J. T. Martin
†F. A. Gifford	*R. E. Miltzer
E. C. Holland	*A. W. Peterson
D. B. Johnson	†C. J. Peterson
H. M. Leen	*P. E. Skinner
R. E. Lentz	*K. B. Williams
*C. A. Mahoney	

Deposits go on interest first business day of each month

Dividends are payable January 15, April 15, July 15 and October 15

Annual meeting date as provided for in By-Laws first Friday of July

*Member of Board of Investment.

†Member of Auditing Committee.

WORCESTER**Bay State Savings Bank
28-30 Franklin Street**

Date of Incorporation, March 9, 1895

Kenneth P. Higgins <i>President</i>	Thomas L. Rooney <i>Treasurer</i>
John W. O'Meara Thomas L. Rooney <i>Vice Presidents</i>	Patricia A. Naumnik James M. Carpenter <i>Assistant Treasurers</i>
Robert R. Gallagher <i>Clerk of Corporation</i>	

Trustees

J. P. Coakley	J. J. Ladden
W. M. Conlin	†J. J. Marshall
E. J. Croce	*J. W. O'Meara
†J. J. Curran	H. E. Prunier
*W. B. Dennen	†R. C. Reidy
C. N. Dewey	T. L. Rooney
F. J. Donoghue	T. S. Shea (Hon.)
*E. F. Donohue	M. Stepanski
R. R. Gallagher	*F. J. Sullivan
F. S. Harvey	J. A. Toomey
*K. P. Higgins	

Deposits go on interest first day of the month if made on or before the second business day of the month

Dividends are payable March 1, June 1, September 1 and December 1

Annual meeting date as provided for in By-Laws first Thursday of June

**People's Savings Bank, in the city of Worcester
450 Main Street**

Date of Incorporation, May 13, 1864

Branch Offices**Webster Square Plaza****344 West Boylston Street, West Boylston**

Percy H. G. Harris <i>President</i>	Gordon H. Crossley <i>Treasurer</i>
H. Waite Hurlburt John F. Handfield <i>Vice Presidents</i>	Roger W. LeBlanc Sam H. Hokkanen Allyn W. Krom <i>Assistant Treasurers</i>
Ralph M. Colburn <i>Clerk of Corporation</i>	

Trustees

E. G. Bagley	*P. H. G. Harris
†P. C. Beals	R. H. Harris
R. W. Booth	*C. D. Heywood
†R. S. Bowditch	F. W. Howe, Jr.
*C. R. Brownell	H. W. Hurlburt
J. Z. Buckley	*P. M. Morgan
J. R. Carter	T. R. Mountain
*F. H. Daniels	P. R. O'Connell
J. B. Davis, Jr.	†A. E. Rankin
J. P. Franklin	G. Sessions
H. Gooch, Jr.	F. W. Seymour
W. G. Hall	C. M. Stanley
J. F. Handfield	A. T. Wall
F. L. Harrington, Jr.	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable February 1 and August 1

Annual meeting date as provided for in By-Laws third Thursday in January

**Worcester County Institution for Savings
365 Main Street**

Date of Incorporation, February 8, 1828

Branch Offices**500 Pleasant Street
29 West Boylston Street
353 Grafton Street**

Arnold W. Conti <i>President</i>	James D. Watt <i>Treasurer</i>
Stanley G. Quackenbush <i>Vice President</i>	Leon C. Gould <i>Vice Treasurer</i>
George Avery White, Jr. <i>Clerk of Corporation</i>	John F. Gilbert Thomas E. Hillsgrove Frank A. Brown Carl E. MacKay <i>Assistant Treasurers</i>
C. Lane Goss <i>Chairman of Board</i>	

Trustees

E. L. Clifford	J. B. Lowell
A. W. Conti	†F. J. McGrath
J. A. Crotty	*R. W. Mirick
†R. Cushman	*M. Morgan
W. G. Davis	*A. Palmer
*P. Fletcher	C. Riley
†R. S. Frost	W. H. Sawyer
B. B. Gilman	A. W. Smith
*C. L. Goss	H. I. Spencer
R. F. Gow	R. W. Stoddard
R. G. Hegg	B. C. Wheeler
H. B. Jefferson	G. A. White, Jr.
D. W. Lincoln	

Deposits go on interest first day of the month if made on or before the tenth day of the month

Dividends are payable last business day of January, April, July and October

Annual meeting date as provided for in By-Laws fourth Tuesday of January

**Worcester Five Cents Savings Bank
316 Main Street**

Date of Incorporation, April 10, 1854

Branch Offices**21 Central Square, Grafton
1099 Main Street, Holden
574 Main Street, Shrewsbury**

Richard N. Symonds <i>President</i>	Carl A. G. Anderson George R. Frye Kathleen Pano Roger A. Starbard Donald A. Thomson <i>Assistant Treasurers</i>
Ralph W. Hager <i>Vice President</i>	Walter G. Butler <i>Clerk of Corporation</i>
Frank R. Heath, Jr. <i>Treasurer</i>	

Trustees

J. Adam, Jr.	W. C. Lane, Jr.
*H. M. Booth	L. H. Lougee
†W. G. Butler	W. L. Macintosh
*E. B. Coghlin	W. M. Mill
R. J. Forkey	†G. T. Miller
R. W. Hager	G. A. O'Brien
H. C. Hardy	P. M. Purrrington
F. L. Harrington	*A. B. Reed
R. A. Heald	*R. N. Symonds
E. M. Hicks	*R. Washburn
†J. M. Hogg	G. C. Whitney, II

Deposits go on interest first business day of each month if made on or before the tenth day of each month

Dividends are payable last business day of April and October

Annual meeting date as provided for in By-Laws third Monday of January

*Member of Board of Investment.

†Member of Auditing Committee.

Worcester Mechanics Savings Bank**315 Main Street**

Date of Incorporation, May 15, 1851

Branch Offices**Lincoln Plaza, Lincoln Street
701 Southbridge Street, Auburn**

Nathan T. Bascom <i>President</i>	Roderick H. McColl <i>Treasurer</i>
John W. Coghlin <i>Vice President</i>	Clayton W. Adams Dean E. Storey Reid C. Preston <i>Assistant Treasurers</i>
Philip B. Heywood <i>Clerk of Corporation</i>	

Trustees

L. Anderson	A. B. Holmstrom
C. S. Barton	C. Knight, Jr.
*N. T. Bascom	R. H. McColl
†F. T. Blake, Jr.	E. F. O'Brien
*J. W. Coghlin	*R. J. Rutherford
†E. U. Cross	†R. E. Secord
G. G. DeMallie	R. M. Spencer (Hon.)
*F. H. Dewey, Jr.	†R. M. Stobbs
F. H. Dewey, III	H. P. Storke
J. C. Donnelly, Jr.	J. S. Tomajan
H. H. Forbes (Hon.)	M. E. Tuller
L. F. Harris	L. Wald
P. B. Heywood	*W. J. Whipple

Deposits go on interest fifteenth day of the month
if made on or before the twenty-fourth day of the month

Dividends are payable January 15 and July 15

Annual meeting date as provided for in By-Laws
second Monday in April

YARMOUTH**Bass River Savings Bank****307 Main Street
(South Yarmouth District)**

Date of Incorporation, April 15, 1874

Branch Offices**338 Main Street, Hyannis
Yarmouth Shopping Plaza, South Yarmouth
Main Street, Dennis Port
825 Main Street, Osterville**

LeRoy W. Long <i>President</i>	Carroll V. Murdock <i>Treasurer</i>
Sumner I. Lawrence	Nathan C. Austin
Roswell H. Nye	George F. Barabe
Paul M. Swift <i>Vice Presidents</i>	Stafford I. Burrell Philip H. Schoener <i>Assistant Treasurers</i>
William P. Swift <i>Clerk of Corporation</i>	

LeRoy W. Long
Chairman of Board

Trustees

E. W. Ambrose	A. L. Lovequist
*F. M. Angus	R. C. Macallister
L. C. Antonellis	†J. M. Newkirk, Jr.
J. E. Barnard, Jr.	*R. H. Nye
T. Bearse	W. J. O'Neil, Jr.
T. L. Cottrell	J. G. Pettit
*N. Crowell	R. F. Raddin
P. Davenport	H. L. Small
E. R. Eastman	*P. M. Swift
F. A. Eldredge	W. P. Swift
†E. R. Greene	L. Warren
H. L. Hayes, Jr.	N. E. Welch
G. B. Kelley	E. Winslow
*S. I. Lawrence	N. H. Wixon
*L. W. Long	

Deposits go on interest first day of the month if
made on or before the tenth day of the month

Dividends are payable January 5, April 5, July 5
and October 5

Annual meeting date as provided for in By-Laws
second Monday in April

BOSTON**Mutual Savings Central Fund, Inc.
82 Devonshire Street**

Date of Incorporation, March 2, 1932

Norman F. Barrett <i>President</i>	Albert A. Conrad, Jr. <i>Treasurer</i>
William Petersen <i>Exec. Vice President</i>	Archibald Dresser <i>Assistant Treasurer</i>
Edward P. Clark <i>Vice President</i>	Nathan T. Bascom <i>Clerk of Corporation</i>

Directors

W. Alderman	C. E. Goodhue
*N. F. Barrett	P. H. G. Harris
*N. T. Bascom	L. S. Hayden
C. J. Bateman, Jr.	*F. A. Hebard
C. Bigelow	J. W. Hull
*G. H. Bonsall	R. H. Keith
W. S. Brown	R. G. Lilly
*E. P. Clark	*B. H. McMahon
A. Dresser	C. M. Poore
*H. E. Fasser	L. C. Taylor
A. G. Gilman	

**Savings Bank Investment Fund
82 Devonshire Street**

Date of Incorporation, August 8, 1945

Maynard L. Harris <i>President</i>	John S. Howe <i>Treasurer</i>
G. Churchill Francis <i>Vice President</i>	Albert A. Conrad, Jr. <i>Clerk of Corporation</i>

Directors

J. Carr	J. S. Howe
S. D. Evans	*E. W. Johnson
G. C. Francis	W. Newcomb
*M. L. Harris	*W. H. Smith, II
*P. H. G. Harris	*A. W. Soule
L. S. Hayden	

**Savings Banks Employees
Retirement Association
111 Devonshire Street**

Organized February 3, 1944

Robert S. Goldthwait <i>President</i>	Joseph H. Bacheller, Jr. <i>Treasurer</i>
R. Gordon Granger <i>Vice President</i>	R. Gordon Archibald <i>Secretary</i>

Trustees

*J. H. Bacheller, Jr.	J. R. Goodwin
N. F. Barrett	*R. G. Granger
C. E. Cain	*R. P. Gray
*J. Carr	*G. C. Holderness
T. R. Carrington	*H. E. Hollingworth
A. W. Conti	P. A. Perkins
C. E. Crawford	A. F. Thompson
*R. S. Goldthwait	R. L. Wolcott

***Executive Committee**

*Member of Board of Investment.

†Member of Auditing Committee.

ABSTRACTS OF THE ANNUAL REPORTS
OF
SAVINGS BANKS,
INSTITUTIONS FOR SAVINGS,
MUTUAL SAVINGS CENTRAL FUND, INC.
SAVINGS BANK INVESTMENT FUND
AND
SAVINGS BANKS EMPLOYEES
RETIREMENT ASSOCIATION

For the Fiscal Year Ended

October 31, 1965

		ABINGTON	ADAMS
		ABINGTON SAVINGS BANK	SOUTH ADAMS SAVINGS BANK
Assets			
1	Cash, checks and items	\$45,774 55	\$171,824 29
2	Due from banks	267,391 53	273,957 81
3	U. S. Government obligations, direct and fully guaranteed	4,979,048 92	3,939,528 29
4	State, county and municipal obligations	24,577 89	—
5	Other bonds, notes and debentures	461,907 28	7,500 00
6	Bank and fire insurance company stocks, etc.	868,437 41	486,468 58
7	Real estate loans (conventional)	9,023,647 57	7,528,061 65
8	G.I. loans (in-state)	1,301,836 77	133,311 66
9	F.H.A. loans (in-state)	1,636,366 06	36,457 15
10	G.I. loans (out-of-state)	—	1,361,976 94
11	F.H.A. loans (out-of-state)	780,431 64	404,037 93
12	Personal loans	—	433,533 95
13	Other loans	149,239 14	67,075 69
14	Banking premises	32,082 95	84,260 03
15	Furniture and fixtures	26,139 01	36,194 27
16	Other real estate owned, etc.	25,765 38	18,705 28
17	Taxes and insurance paid on mortgaged properties	—	170 65
18	Mortgage acquisition costs	—	360 00
19	Mutual Savings Central Fund, Inc.	15,745 48	18,557 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	93,575 94	628 21
22	Total	\$19,731,968 52	\$15,002,610 91
Liabilities			
23	Ordinary deposits	\$16,926,418 09	\$11,594,086 86
24	Special Notice Account deposits	—	1,501,088 88
25	Systematic Savings Account deposits	—	8,797 50
26	Club deposits	61,573 50	4,016 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	22 40
29	Unearned discount	22,554 47	88,017 99
30	Due to mortgagors	374,794 54	58,984 50
31	Mortgagors' payments not applied	46,873 55	213,061 22
32	Net interim income	63,232 34	191,761 49
33	All other liabilities	8,367 58	1,014 01
34	Guaranty Fund	1,133,000 00	697,313 03
35	Percentage to total deposits	6.67	5.32
36	Other surplus accounts	1,095,154 45	644,447 03
37	Percentage to total deposits	6.45	4.92
38	Total	\$19,731,968 52	\$15,002,610 91
General Information			
39	Number of deposit accounts October 31, 1964	5,812	7,297
40	Number of deposit accounts opened during period	532	653
41	Number of deposit accounts closed during period	532	596
42	Number of accounts October 31, 1965	5,812	7,354
43	Annual rate of ordinary and extra dividends paid during period	4 3/4	4 1/2
44	Amount of all dividends paid during period	\$695,372 21	\$500,672 12
45	Number of deposits made during period	9,061	17,574
46	Number of withdrawals made during period	7,095	8,397
47	Amount deposited during period	\$3,200,702 75	\$2,908,101 79
48	Amount withdrawn during period	\$2,866,785 29	\$2,372,918 09
49	Average amount in each account	\$2,912 00	\$1,773 00
50	Number of real estate loans October 31	1,526	1,276
51	Average real estate loan	\$8,350 00	\$7,417 00
52	Number of other loans October 31	71	544
53	Average other loan	\$2,102 00	\$920 00
54	*Gross income received during period	\$917,216 07	\$667,586 36
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$86,333 88	\$45,960 57
56	*Bank building occupancy	22,727 70	12,868 15
57	Advertising	5,309 93	8,184 14
58	Contributions, etc.	2,178 12	1,822 07
59	State tax	950 07	2,825 03
60	Miscellaneous	38,815 32	25,732 71
61	Total of above costs per \$1,000 of deposits	9 23	7 43

*Includes 3% of amount invested in banking premises.

AMESBURY	AMHERST	ANDOVER	ARLINGTON	ATHOL	
PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWNS OF SALISBURY AND AMESBURY	AMHERST SAVINGS BANK	THE ANDOVER SAVINGS BANK	ARLINGTON FIVE CENTS SAVINGS BANK	ATHOL SAVINGS BANK	
\$60,664 80	\$203,459 96	\$321,791 53	\$368,504 05	\$19,315 14	1
320,852 62	183,730 47	180,252 02	406,296 68	344,771 09	2
4,924,054 31	6,336,660 64	6,060,995 18	12,126,444 35	8,611,484 33	3
—	—	30,116 20	—	—	4
1,720,105 58	691,385 42	617,730 15	1,416,198 90	526,414 64	5
851,341 54	1,303,166 88	913,323 72	2,022,874 94	694,788 04	6
3,809,529 46	20,516,844 55	18,170,474 45	22,622,437 67	11,099,641 33	7
262,759 12	957,229 73	6,263,084 66	15,002,874 04	297,683 47	8
—	641,563 80	5,945,574 53	9,343,928 89	—	9
—	2,549,361 26	629,209 05	1,115,499 71	—	10
—	3,251,665 94	991,157 31	928,135 16	—	11
—	91,653 08	326,622 30	240,988 50	15,968 13	12
205,199 28	813,680 69	1,168,862 63	430,166 34	285,241 03	13
15,708 23	230,974 42	109,052 63	478,045 82	40,981 29	14
9,533 13	28,190 64	136,804 07	105,460 16	6,459 49	15
—	118,225 76	55,924 79	19,646 83	3,380 73	16
—	—	—	—	—	17
—	5,917 49	—	190,133 43	93,421 09	18
20,638 41	45,141 58	53,980 40	70,464 47	18,606 96	19
1 00	1 00	—	1 00	1 00	20
1,528 42	40,684 36	134,952 67	107,730 53	5,077 65	21
\$12,201,915 90	\$38,009,537 67	\$42,109,908 29	\$66,995,831 47	\$22,063,235 41	22
\$10,668,901 24	\$24,804,141 23	\$28,776,561 86	\$46,826,615 00	\$17,233,166 59	23
—	8,365,977 37	8,973,829 67	13,158,457 03	2,119,637 24	24
—	—	—	—	—	25
11,211 50	128,047 00	130,878 00	374,750 00	24,955 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	149,937 08	72,895 03	99,554 11	5,670 01	29
76,455 52	626,113 69	631,613 90	223,957 97	67,051 62	30
27,015 77	38,870 65	152,277 47	811,926 49	189,663 18	31
9,906 36	556,203 57	64,620 53	202,621 15	—	32
864 98	1,171 11	8,830 26	30,231 81	648 08	33
797,194 00	1,899,342 92	1,945,000 00	2,843,832 00	1,237,000 00	34
7.46	5.70	5.13	4.71	6.38	35
610,366 53	1,439,733 05	1,353,401 57	2,423,885 91	1,185,443 69	36
5.71	4.32	3.57	4.02	6.12	37
\$12,201,915 90	\$38,009,537 67	\$42,109,908 29	\$66,995,831 47	\$22,063,235 41	38
7,628	14,910	17,547	38,115	9,285	39
436	2,852	2,303	4,362	762	40
533	2,405	2,335	3,806	825	41
7,531	15,357	17,515	38,671	9,222	42
4 1/4	4	4	4	4 1/4	43
\$119,667 67	\$1,222,485 08	\$1,435,736 91	\$2,259,989 51	\$780,414 34	44
13,078	39,297	65,741	118,390	20,675	45
8,121	28,175	28,156	66,729	9,733	46
\$1,848,439 55	\$12,597,276 74	\$12,647,910 52	\$22,603,796 61	\$5,158,889 90	47
\$2,135,091 84	\$10,600,806 88	\$11,259,783 11	\$19,807,766 82	\$5,100,750 88	48
\$1,412 00	\$2,160 00	\$2,144 00	\$1,551 00	\$2,099 00	49
670	2,399	2,736	4,663	1,282	50
\$6,078 00	\$11,637 00	\$11,696 00	\$10,511 00	\$8,890 00	51
151	613	1,122	671	231	52
\$1,359 00	\$1,477 00	\$1,333 00	\$1,000 00	\$1,303 00	53
\$531,242 58	\$1,792,841 80	\$2,023,775 91	\$3,030,799 26	\$963,377 74	54
—	—	—	—	—	—
\$39,963 60	\$141,650 22	\$176,834 31	\$328,567 65	\$46,637 34	55
11,549 10	41,101 80	33,013 34	81,008 66	16,209 64	56
2,303 47	18,471 41	24,259 37	20,003 14	5,782 03	57
200 00	506 00	7,392 66	10,937 49	250 00	58
8,082 23	22,244 18	6,062 29	3,049 84	—	59
25,563 45	66,084 54	105,950 26	162,742 15	26,403 96	60
8 23	8 74	9 36	10 10	4 92	61

		AYER	BARRE
		NORTH MIDDLESEX SAVINGS BANK	BARRE SAVINGS BANK
Assets			
1	Cash, checks and items	\$36,589 72	\$7,537 30
2	Due from banks	133,655 28	75,486 85
3	U. S. Government obligations, direct and fully guaranteed	4,124,732 77	1,696,567 44
4	State, county and municipal obligations	820,962 96	—
5	Other bonds, notes and debentures	524,585 00	305,544 93
6	Bank and fire insurance company stocks, etc.	736,556 47	363,067 91
7	Real estate loans (conventional)	9,405,276 72	4,375,243 42
8	G.I. loans (in-state)	141,973 94	—
9	F.H.A. loans (in-state)	—	—
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	—	—
12	Personal loans	—	—
13	Other loans	583,905 93	82,285 38
14	Banking premises	43,959 15	31,720 69
15	Furniture and fixtures	8,175 77	3,041 63
16	Other real estate owned, etc.	—	433 90
17	Taxes and insurance paid on mortgaged properties	—	3,777 81
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,685 21	8,852 00
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	4,934 26	2,721 31
22	Total	\$16,581,994 18	\$6,956,281 57
Liabilities			
23	Ordinary deposits	\$14,560,973 14	\$6,106,284 92
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	108,078 50	15,537 75
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	—
30	Due to mortgagors	170,936 17	67,548 27
31	Mortgagors' payments not applied	48,087 45	12,563 65
32	Net interim income	227,297 57	82,105 02
33	All other liabilities	1,591 80	959 46
34	Guaranty Fund	830,000 00	351,897 53
35	Percentage to total deposits	5.66	5.75
36	Other surplus accounts	635,029 55	319,384 97
37	Percentage to total deposits	4.33	5.22
38	Total	\$16,581,994 18	\$6,956,281 57
General Information			
39	Number of deposit accounts October 31, 1964	8,638	3,204
40	Number of deposit accounts opened during period	711	189
41	Number of deposit accounts closed during period	928	211
42	Number of accounts October 31, 1965	8,421	3,182
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$580,091 12	\$245,488 52
45	Number of deposits made during period	19,649	4,707
46	Number of withdrawals made during period	10,410	2,459
47	Amount deposited during period	\$3,593,399 87	\$941,706 29
48	Amount withdrawn during period	\$3,400,251 01	\$922,856 78
49	Average amount in each account	\$1,729 00	\$1,919 00
50	Number of real estate loans October 31	1,392	750
51	Average real estate loan	\$6,858 00	\$5,833 00
52	Number of other loans October 31	317	79
53	Average other loan	\$1,842 00	\$1,041 00
54	*Gross income received during period	\$771,049 29	\$317,790 56
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$58,664 45	\$22,341 84
56	*Bank building occupancy	1,978 92	6,968 70
57	Advertising	2,050 07	2,495 63
58	Contributions, etc.	1,074 06	748 88
59	State tax	—	150 58
60	Miscellaneous	25,683 10	11,592 29
61	Total of above costs per \$1,000 of deposits	6 14	7 25

*Includes 3% of amount invested in banking premises.

BELMONT	BEVERLY	BOSTON		
BELMONT SAVINGS BANK	BEVERLY SAVINGS BANK	THE BOSTON FIVE CENTS SAVINGS BANK	BRIGHTON FIVE CENTS SAVINGS BANK	
\$170,581 55	\$90,984 32	\$922,043 86	\$533,250 94	1
364,579 20	675,639 36	2,011,794 96	1,309,322 83	2
7,401,877 15	12,338,532 45	118,858,624 51	16,346,043 06	3
	469,529 81	1,811,367 70		4
191,167 06	3,013,742 17	3,383,459 81	732,427 88	5
902,290 09	2,331,046 93	13,422,466 62	1,665,834 40	6
14,783,099 03	22,783,640 96	149,146,915 74	13,272,941 33	7
823,342 24	15,341,862 37	72,074,581 56	5,284,854 97	8
18,378 75	5,200,845 18	47,948,052 04	783,727 63	9
—	—	99,742,058 49	1,863,573 95	10
—	—	86,195,399 81	4,658,946 97	11
28,107 64	220,920 19	—	—	12
347,156 47	746,327 90	6,224,928 82	657,259 51	13
98,523 55	102,919 60	1,426,109 12	93,555 96	14
23,415 13	35,529 34	785,457 13	45,201 94	15
—	19,971 12	839,946 17	486,588 33	16
—	269 64	—	50 05	17
33,458 72	128,266 44	696,530 12	34,912 48	18
21,290 07	57,430 82	630,139 72	46,489 59	19
3,500 00	1 00	—	1 00	20
3,874 51	9,047 45	136,513 92	96,960 63	21
\$25,214,641 16	\$63,566,557 05	\$606,256,390 10	\$47,911,943 45	22
\$21,383,532 82	\$55,361,420 76	\$405,666,859 04	\$40,853,826 42	23
1,432,419 10	—	134,948,424 04	2,442,276 03	24
—	—	—	—	25
234,918 00	158,385 00	—	303,027 00	26
—	—	—	—	27
8,249 15	24,641 05	3,299,551 89	133,090 18	28
53,677 32	159,767 89	11,440,177 47	68,997 30	29
57,918 42	1,933,439 75	4,194,880 91	319,208 45	30
295,082 02	87,562 14	743,715 14	480,785 96	31
10,870 70	24,711 20	2,839,902 59	29,169 55	32
965,000 00	3,370,000 00	27,676,000 00	2,085,500 00	33
4.19	6.07	5.12	4.78	34
772,973 63	2,446,629 26	15,446,879 02	1,196,062 56	35
3.35	4.41	2.86	2.77	36
\$25,214,641 16	\$63,566,557 05	\$606,256,390 10	\$47,911,943 45	37
13,861	23,766	169,544	1,679	38
1,549	2,342	22,341	1,719	39
1,227	2,072	23,611	2,001	40
14,183	24,036	168,274	21,397	41
4	4 3/4	4	4 1/2	42
\$819,624 40	\$2,235,885 89	\$21,278,486 88	\$1,689,486 76	43
18,265	75,919	418,404	53,315	44
22,869	50,506	282,893	33,687	45
\$9,126,518 85	\$14,856,613 29	\$142,283,274 31	\$10,496,126 17	46
\$7,867,994 29	\$12,460,916 09	\$138,581,980 82	\$10,634,278 67	47
\$1,601 00	\$2,303 00	\$3,213 00	\$2,023 00	48
1,203	3,994	36,999	2,297	49
\$12,988 00	\$10,848 00	\$12,301 00	\$11,260 00	50
169	962	1,402	255	51
\$2,221 00	\$1,005 00	\$4,440 00	\$2,577 00	52
\$1,138,467 26	\$2,896,125 09	\$27,251,697 68	\$2,139,147 10	53
				54
\$97,183 20	\$211,101 63	\$1,208,825 82	\$195,763 25	55
5,944 88	20,318 59	507,618 51	44,673 01	56
5,273 09	13,033 49	286,212 70	4,044 66	57
4,122 17	6,601 54	60,000 00	585 00	58
—	—	672,916 99	29,663 13	59
54,015 33	116,670 22	854,775 14	121,932 26	60
7 30	6 64	6 64	9 16	61

		BOSTON	
		CHARLESTOWN SAVINGS BANK	DORCHESTER SAVINGS BANK
Assets			
1	Cash, checks and items	\$436,321 75	\$333,285 46
2	Due from banks	1,880,867 87	1,145,517 94
3	U. S. Government obligations, direct and fully guaranteed	88,665,390 88	19,466,524 34
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	2,416,039 38	2,509,410 74
6	Bank and fire insurance company stocks, etc.	14,614,736 11	2,225,465 50
7	Real estate loans (conventional)	154,544,955 27	55,609,201 77
8	G.I. loans (in-state)	28,778,018 59	8,792,527 87
9	F.H.A. loans (in-state)	15,328,024 44	10,438,705 43
10	G.I. loans (out-of-state)	10,672,010 63	3,483,700 38
11	F.H.A. loans (out-of-state)	21,232,615 92	5,823,512 53
12	Personal loans	73,747 95	126 00
13	Other loans	6,639,733 44	577,217 27
14	Banking premises	1,760,274 34	589,749 93
15	Furniture and fixtures	306,364 23	173,437 22
16	Other real estate owned, etc.	271,956 47	129,385 56
17	Taxes and insurance paid on mortgaged properties	—	15,335 61
18	Mortgage acquisition costs	445,853 40	194,218 77
19	Mutual Savings Central Fund, Inc.	353,110 68	96,473 27
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	616,375 10	432,860 69
22	Total	\$349,036,197 45	\$112,036,657 28
Liabilities			
23	Ordinary deposits	\$303,237,028 64	\$83,329,669 48
24	Special Notice Account deposits	—	16,706,556 76
25	Systematic Savings Account deposits	—	—
26	Club deposits	369,065 25	1,240,965 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	806,051 86	168,475 52
30	Due to mortgagors	6,484,052 39	1,287,122 53
31	Mortgagors' payments not applied	11,348,541 26	1,120,628 63
32	Net interim income	599,944 75	184,290 39
33	All other liabilities	116,547 82	176,587 03
34	Guaranty Fund	12,158,100 00	4,160,600 00
35	Percentage to total deposits	4.00	4.11
36	Other surplus accounts	13,916,865 48	3,661,761 94
37	Percentage to total deposits	4.58	3.61
38	Total	\$349,036,197 45	\$112,036,657 28
General Information			
39	Number of deposit accounts October 31, 1964	98,673	55,266
40	Number of deposit accounts opened during period	12,015	6,515
41	Number of deposit accounts closed during period	11,357	6,581
42	Number of accounts October 31, 1965	99,331	55,200
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$12,278,462 58	\$3,811,786 98
45	Number of deposits made during period	346,570	148,269
46	Number of withdrawals made during period	168,289	86,567
47	Amount deposited during period	\$71,971,538 86	\$30,618,660 35
48	Amount withdrawn during period	\$63,830,246 71	\$27,326,384 54
49	Average amount in each account	\$3,053 00	\$1,812 00
50	Number of real estate loans October 31	11,941	7,104
51	Average real estate loan	\$19,308 00	\$11,845 00
52	Number of other loans October 31	1,469	465
53	Average other loan	\$4,570 00	\$1,241 00
54	*Gross income received during period	\$15,904,726 48	\$5,147,960 93
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$938,997 23	\$385,458 60
56	*Bank building occupancy	302,237 55	104,540 85
57	Advertising	189,261 26	51,912 05
58	Contributions, etc.	35,701 72	1,950 00
59	State tax	79,390 25	20,918 80
60	Miscellaneous	412,528 46	212,802 38
61	Total of above costs per \$1,000 of deposits	6 46	7 77

*Includes 3% of amount invested in banking premises.

BOSTON

EAST BOSTON SAVINGS BANK	ELIOT SAVINGS BANK	GROVE HALL SAVINGS BANK	THE HIBERNIA SAVINGS BANK	HOME SAVINGS BANK	
\$251,913 33	\$73,431 44	\$270,209 17	\$14,970 69	\$397,721 44	1
654,100 00	521,865 97	1,610,259 82	462,072 35	1,654,612 19	2
18,345,744 60	19,514,766 66	5,652,645 24	2,876,003 25	49,218,506 49	3
—	411,120 99	—	—	—	4
962,673 92	2,792,789 97	1,749,426 99	316,991 90	737,753 67	5
1,555,229 20	2,997,393 81	—	437,530 72	9,429,693 75	6
13,613,606 68	24,927,624 94	23,532,552 51	7,202,785 08	40,298,443 35	7
11,772,058 09	1,184,524 96	5,153,515 78	421,938 29	67,431,220 39	8
6,468,974 95	882,441 10	1,464,517 71	—	53,573,962 54	9
3,235,384 76	659,012 39	386,505 11	50,328 71	12,977,948 41	10
6,224,356 61	2,601,749 25	275,187 68	—	24,841,065 46	11
—	—	—	—	121,215 85	12
649,835 61	569,144 95	1,302,287 44	80,140 37	1,400,153 79	13
323,323 97	68,017 84	136,558 81	—	—	14
46,533 85	10,651 69	59,808 43	6,660 94	462,538 45	15
539,343 59	10,768 27	13,764 55	—	283,587 84	16
—	10,676 55	372 00	—	—	17
60,546 57	58,256 85	52,242 85	15,047 38	916,650 47	18
53,167 21	47,145 80	44,933 99	11,117 84	244,377 65	19
1 00	1 00	1 00	4,745 77	12,309 49	20
658,092 38	128,339 63	7,086 66	519 70	456,202 61	21
\$65,414,886 32	\$57,469,724 06	\$41,711,875 74	\$11,900,852 99	\$264,457,963 84	22
\$57,548,998 33	\$50,367,676 57	\$37,255,993 75	\$10,592,244 62	\$241,840,250 92	23
—	—	—	—	—	24
—	—	—	—	—	25
324,221 50	32,810 00	45,822 00	121,006 00	—	26
—	—	—	—	—	27
—	—	—	—	—	28
344,873 41	53,540 56	11,380 33	4,990 88	891,943 43	29
406,186 85	551,185 00	262,051 40	9,875 00	1,548,247 52	30
1,051,749 83	146,833 26	798,094 02	179,517 30	908,237 01	31
87,961 50	77,652 03	30,279 10	118,394 59	580,941 42	32
28,304 39	22,328 26	43,245 81	9,336 31	98,336 30	33
3,183,200 00	3,029,525 00	1,778,350 00	464,637 69	9,782,500 00	34
5.50	6.01	4.77	4.34	4.05	35
2,439,390 51	3,188,243 38	1,486,659 33	400,850 60	8,807,507 24	36
4.22	6.33	3.99	3.74	3.64	37
\$65,414,886 32	\$57,469,724 06	\$41,711,875 74	\$11,900,852 99	\$264,457,963 84	38
25,313	15,477	17,754	3,780	52,696	39
3,070	1,588	2,284	436	6,805	40
3,286	1,695	2,510	464	5,282	41
25,097	15,370	17,528	3,752	54,219	42
4½	4½	4½	4½	4½	43
\$2,330,784 77	\$2,106,515 67	\$1,496,239 03	\$431,193 60	\$9,656,305 52	44
65,518	22,518	46,726	10,539	118,428	45
35,073	16,213	30,612	5,171	71,671	46
\$13,795,874 70	\$11,197,293 85	\$9,464,034 67	\$3,525,179 12	\$61,977,422 82	47
\$12,883,847 18	\$8,434,014 37	\$9,220,371 40	\$3,546,400 03	\$45,213,933 82	48
\$2,293 00	\$3,277 00	\$2,125 00	\$2,823 00	\$4,460 00	49
4,890	1,789	2,088	493	16,770	50
\$8,449 00	\$16,912 00	\$14,756 00	\$15,568 00	\$11,873 00	51
622	111	225	45	1,108	52
\$1,045 00	\$5,127 00	\$5,788 00	\$1,781 00	\$1,373 00	53
\$3,030,836 03	\$2,583,087 98	\$1,948,028 90	\$569,389 20	\$11,824,286 18	54
—	—	—	—	—	55
\$194,495 36	\$134,380 11	\$174,919 87	\$53,489 09	\$601,331 40	56
73,234 56	27,088 64	31,604 02	7,145 23	102,795 58	57
4,487 95	6,392 58	3,955 22	2,779 59	43,310 87	58
360 00	4,892 84	2,899 15	1,675 80	21,608 38	59
25,564 05	15,480 15	—	152 40	117,087 29	60
116,852 50	51,672 04	66,694 02	17,023 81	330,246 36	61
7 21	4 76	7 52	7 77	5 03	62

		BOSTON	
		THE HYDE PARK SAVINGS BANK	LINCOLN SAVINGS BANK
Assets			
1	Cash, checks and items	\$251,691 38	\$58,184 92
2	Due from banks	418,219 12	159,259 18
3	U. S. Government obligations, direct and fully guaranteed	9,211,624 90	1,245,925 56
4	State, county and municipal obligations	195,722 52	—
5	Other bonds, notes and debentures	552,506 86	—
6	Bank and fire insurance company stocks, etc.	1,958,946 97	141,378 08
7	Real estate loans (conventional)	10,529,461 07	3,282,778 74
8	G.I. loans (in-state)	3,112,627 71	506,473 73
9	F.H.A. loans (in-state)	997,584 46	—
10	G.I. loans (out-of-state)	1,125,110 93	—
11	F.H.A. loans (out-of-state)	2,340,516 96	—
12	Personal loans	210,297 39	22,340 50
13	Other loans	143,719 47	222,268 34
14	Banking premises	118,558 53	26,465 05
15	Furniture and fixtures	7,966 88	6,548 84
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	—	3,174 07
18	Mortgage acquisition costs	—	2,739 41
19	Mutual Savings Central Fund, Inc.	29,349 52	6,141 72
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	5,784 48	1,251 37
22	Total	\$31,211,690 15	\$5,684,930 51
Liabilities			
23	Ordinary deposits	\$22,627,689 04	\$3,083,944 02
24	Special Notice Account deposits	4,232,923 98	1,716,966 45
25	Systematic Savings Account deposits	7,671 27	—
26	Club deposits	149,389 00	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	165,991 34	2,330 80
30	Due to mortgagors	29,832 00	—
31	Mortgagors' payments not applied	819,256 42	251,165 60
32	Net interim income	100,159 28	76,693 87
33	All other liabilities	62,326 51	7,458 48
34	Guaranty Fund	1,310,000 00	222,171 00
35	Percentage to total deposits	4.85	4.63
36	Other surplus accounts	1,706,451 31	324,200 29
37	Percentage to total deposits	6.31	6.75
38	Total	\$31,211,690 15	\$5,684,930 51
General Information			
39	Number of deposit accounts October 31, 1964	15,067	3,423
40	Number of deposit accounts opened during period	1,658	453
41	Number of deposit accounts closed during period	1,620	463
42	Number of accounts October 31, 1965	15,105	3,413
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,029,817 09	\$184,227 68
45	Number of deposits made during period	43,904	7,843
46	Number of withdrawals made during period	23,528	4,261
47	Amount deposited during period	\$8,100,734 31	\$1,113,002 15
48	Amount withdrawn during period	\$7,656,530 35	\$1,112,530 90
49	Average amount in each account	\$1,779 00	\$1,407 00
50	Number of real estate loans October 31	2,057	493
51	Average real estate loan	\$8,802 00	\$7,686 00
52	Number of other loans October 31	382	139
53	Average other loan	\$932 00	\$1,760 00
54	*Gross income received during period	\$1,422,118 88	\$267,195 74
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$129,196 80	\$28,510 03
56	*Bank building occupancy	18,635 08	6,277 08
57	Advertising	6,839 23	1,291 82
58	Contributions, etc.	470 00	635 80
59	State tax	11,195 86	—
60	Miscellaneous	50,888 32	20,091 58
61	Total of above costs per \$1,000 of deposits	8 08	11 84

*Includes 3% of amount invested in banking premises.

BOSTON

THE PROVIDENT INSTITUTION FOR SAVINGS IN THE TOWN OF BOSTON	SOUTH BOSTON SAVINGS BANK	SUFFOLK FRANKLIN SAVINGS BANK	UNION SAVINGS BANK OF BOSTON	
\$776,342 07	\$384,645 71	\$502,068 88	\$485,558 77	1
1,287,541 14	1,029,030 55	2,313,108 96	580,109 23	2
128,636,040 95	16,865,050 22	71,984,522 13	16,250,012 80	3
—	336,375 44	1,146,649 43	—	4
1,302,992 32	4,969,433 16	3,391,674 29	1,083,357 20	5
2,199,198 10	3,163,878 31	6,296,675 04	3,258,688 89	6
151,432,059 75	60,423,544 92	160,718,970 31	56,760,651 51	7
72,695,448 95	1,372,232 69	25,961,873 36	13,708,985 92	8
66,629,325 56	1,277,287 84	38,266,914 81	10,401,970 00	9
60,215,286 23	8,298,071 88	15,790,032 19	4,027,973 72	10
90,756,140 69	17,566,824 83	26,815,913 57	3,433,185 65	11
259,367 43	—	44,741 92	158,097 32	12
7,647,816 56	679,843 82	5,683,718 72	1,327,451 14	13
1,447,402 04	201,600 00	1,095,280 25	192,492 28	14
2,534,973 92	84,408 62	441,067 28	95,709 68	15
3,149,594 60	147,395 21	195,650 32	—	16
1,721 49	2,068 43	—	187 95	17
1,220,596 93	27,390 25	700,864 13	338,867 52	18
498,542 92	1 00	396,065 25	103,780 73	19
1 00	1 00	—	26,350 74	20
156,436 64	59,296 18	2,632,088 30	112,111 25	21
\$602,846,829 29	\$116,888,380 06	\$364,377,879 14	\$112,345,542 30	22
\$417,452,287 35	\$105,249,974 86	\$326,379,322 98	\$102,150,466 11	23
118,738,012 16	—	—	—	24
—	—	—	—	25
192,287 00	—	381,367 50	—	26
—	—	—	—	27
—	—	—	—	28
4,389,260 03	624,129 22	942,176 06	180,343 91	29
17,840,085 40	1,093,267 82	5,864,242 59	945,564 62	30
1,917,952 95	1,085,680 45	2,323,641 38	529,053 91	31
1,627,604 64	222,610 42	911,708 21	269,294 36	32
399,502 54	77,306 33	502,391 62	65,598 68	33
23,458,200 00	4,900,000 00	16,595,000 00	4,010,496 86	34
4.37	4.66	5.08	3.93	35
16,831,637 22	3,635,410 96	10,478,028 80	4,194,723 85	36
3.14	3.45	3.21	4.11	37
\$602,846,829 29	\$116,888,380 06	\$364,377,879 14	\$112,345,542 30	38
146,117	26,099	111,768	31,834	39
22,743	3,984	12,214	4,886	40
18,167	2,984	13,371	3,787	41
150,693	27,099	110,611	32,933	42
4 1/2	4 3/4	4 1/2	4 1/2	43
\$21,268,983 43	\$4,288,561 52	\$12,874,296 76	\$4,087,083 11	44
397,770	52,708	359,050	102,251	45
239,647	41,389	217,401	48,904	46
\$161,575,685 24	\$31,821,400 92	\$99,050,977 12	\$30,430,103 77	47
\$144,805,135 00	\$20,469,480 95	\$92,556,040 65	\$27,225,794 68	48
\$3,558 00	\$3,884 00	\$2,951 00	\$3,102 00	49
24,698	5,090	16,276	6,448	50
\$17,885 00	\$17,473 00	\$16,439 00	\$13,699 00	51
1,374	416	1,147	1,044	52
\$5,566 00	\$1,634 00	\$4,994 00	\$1,422 00	53
\$27,005,917 20	\$5,569,986 00	\$17,077,635 83	\$5,368,451 58	54
\$1,448,103 40	\$253,947 27	\$989,370 71	\$343,887 66	55
401,959 52	70,985 72	283,978 83	28,400 09	56
309,389 77	16,997 88	95,511 26	56,795 28	57
55,218 42	6,350 00	37,200 00	10,046 00	58
485,064 12	87,277 54	121,000 00	23,240 62	59
966,360 67	126,069 13	629,875 39	254,329 49	60
6 84	5 34	6 60	7 02	61

		BOSTON	
		WARREN INSTITUTION FOR SAVINGS	WILDEY SAVINGS BANK
Assets			
1	Cash, checks and items	\$374,686 33	\$202,744 63
2	Due from banks	594,196 88	528,374 67
3	U. S. Government obligations, direct and fully guaranteed	30,422,144 26	17,464,373 53
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	2,676,432 20	100,000 00
6	Bank and fire insurance company stocks, etc.	2,607,794 73	1,728,169 62
7	Real estate loans (conventional)	43,777,984 58	22,336,470 41
8	G.I. loans (in-state)	2,449,971 45	2,502,067 93
9	F.H.A. loans (in-state)	1,881,399 54	880,052 09
10	G.I. loans (out-of-state)	13,849,362 08	2,219,257 65
11	F.H.A. loans (out-of-state)	14,809,629 82	2,105,911 34
12	Personal loans	—	4,334 00
13	Other loans	823,162 30	498,654 50
14	Banking premises	300,697 82	75,145 37
15	Furniture and fixtures	51,202 25	20,566 17
16	Other real estate owned, etc.	88,958 51	25,191 08
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	113,235 29	37,713 25
19	Mutual Savings Central Fund, Inc.	152,183 25	72,193 27
20	Deposit Insurance Fund	77,040 91	7,896 62
21	All other assets	73,593 79	34,520 07
22	Total	\$115,123,675 99	\$50,843,636 20
Liabilities			
23	Ordinary deposits	\$87,565,489 10	\$33,129,161 51
24	Special Notice Account deposits	13,612,695 98	11,348,108 52
25	Systematic Savings Account deposits	—	—
26	Club deposits	662,435 50	211,288 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	611,583 73	42,047 68
30	Due to mortgagors	1,130,998 53	302,245 93
31	Mortgagors' payments not applied	2,342,877 46	98,069 17
32	Net interim income	185,467 57	876,324 61
33	All other liabilities	47,631 06	426,359 67
34	Guaranty Fund	5,732,300 00	2,774,529 54
35	Percentage to total deposits	5.63	6.21
36	Other surplus accounts	3,232,197 06	1,635,501 57
37	Percentage to total deposits	3.17	3.66
38	Total	\$115,123,675 99	\$50,843,636 20
General Information			
39	Number of deposit accounts October 31, 1964	36,113	16,991
40	Number of deposit accounts opened during period	3,199	2,510
41	Number of deposit accounts closed during period	4,620	2,234
42	Number of accounts October 31, 1965	34,692	17,267
43	Annual rate of ordinary and extra dividends paid during period	4½	4
44	Amount of all dividends paid during period	\$4,104,703 72	\$1,707,314 05
45	Number of deposits made during period	95,266	34,098
46	Number of withdrawals made during period	45,257	16,931
47	Amount deposited during period	\$23,173,266 41	\$8,081,304 70
48	Amount withdrawn during period	\$24,323,539 04	\$7,947,699 15
49	Average amount in each account	\$2,916 00	\$2,576 00
50	Number of real estate loans October 31	5,049	2,593
51	Average real estate loan	\$15,205 00	\$11,586 00
52	Number of other loans October 31	291	168
53	Average other loan	\$2,829 00	\$2,994 00
54	*Gross income received during period	\$5,173,633 29	\$2,246,349 72
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$284,337 27	\$163,471 14
56	*Bank building occupancy	78,163 61	34,836 16
57	Advertising	17,453 97	29,291 04
58	Contributions, etc.	10,785 27	4,001 50
59	State tax	110,678 53	3,281 43
60	Miscellaneous	172,100 22	73,358 63
61	Total of above costs per \$1,000 of deposits	6 65	6 93

*Includes 3% of amount invested in banking premises.

BRAINTREE	BRIDGEWATER	BROCKTON		BROOKLINE	
THE BRAINTREE SAVINGS BANK	BRIDGEWATER SAVINGS BANK	BROCKTON SAVINGS BANK	PEOPLE'S SAVINGS BANK OF BROCKTON	BROOKLINE SAVINGS BANK	
\$37,909 70	\$135,479 97	\$276,961 05	\$345,188 48	\$547,314 75	1
169,567 71	276,138 38	1,192,650 96	384,170 24	256,274 74	2
2,905,282 99	2,988,038 25	8,510,427 69	5,912,057 67	9,626,556 61	3
74,899 14	—	—	—	—	4
758,012 22	175,096 77	30,600 00	203,508 30	4,443,124 18	5
393,747 82	578,636 78	2,421,572 87	1,701,171 32	3,521,123 51	6
11,656,903 39	9,248,420 32	25,449,225 27	18,288,386 53	40,202,059 80	7
1,311,494 38	1,761,347 39	5,639,056 94	2,412,588 39	6,758,502 91	8
1,064,576 82	440,617 10	8,236,054 69	—	2,533,921 33	9
—	—	—	909,944 24	—	10
409,972 43	—	—	520,033 75	—	11
43,344 19	112,129 36	496,712 98	90,081 48	—	12
438,685 28	322,263 98	1,275,500 86	413,973 72	881,112 50	13
231,500 00	119,273 05	315,444 69	76,939 75	94,127 13	14
55,500 00	13,122 59	161,593 16	98,014 30	49,975 82	15
—	25,037 41	45,005 16	—	—	16
—	383 45	4,233 73	377 18	—	17
4,326 96	—	59,823 97	70,138 22	229,667 43	18
14,843 09	19,181 37	39,319 10	40,107 94	79,931 28	19
1 00	4,840 68	1 00	1 00	—	20
91,069 97	18,168 67	36,618 81	11,024 64	6,591 47	21
\$19,661,637 09	\$16,238,175 52	\$54,190,802 93	\$31,477,707 15	\$69,230,283 46	22
\$12,725,384 05	\$14,208,881 28	\$38,768,064 89	\$22,349,237 37	\$61,475,499 27	23
4,578,301 33	—	9,669,028 13	4,764,270 00	—	24
—	—	—	—	—	25
64,412 00	134,315 25	360,421 00	99,612 00	527,751 50	26
—	—	—	—	—	27
—	—	—	—	—	28
35,212 52	22,579 74	58,860 16	13,222 91	—	29
578,055 48	175,225 06	325,782 70	998,258 61	921,105 54	30
74,170 43	151,238 90	270,191 14	255,299 87	229,763 51	31
49,639 50	—	72,578 29	184,354 82	147,560 19	32
187,090 55	3,831 90	58,177 51	26,738 32	42,721 40	33
685,900 00	768,900 00	2,527,400 00	1,433,425 00	3,407,364 09	34
3.95	5.36	5.18	5.27	5.50	35
683,471 23	773,203 39	2,080,299 11	1,353,288 25	2,478,517 96	36
3.94	5.39	4.26	4.97	3.99	37
\$19,661,637 09	\$16,238,175 52	\$54,190,802 93	\$31,477,707 15	\$69,230,283 46	38
8,555	9,010	24,482	12,865	25,712	39
1,762	1,140	4,247	1,134	8,844	40
1,086	872	3,785	1,594	4,002	41
9,231	9,278	24,944	12,405	30,554	42
4	444	4	4	4 1/2	43
\$624,845 09	\$554,913 24	\$1,831,597 91	\$1,032,612 79	\$2,392,784 58	44
27,658	25,633	67,840	23,734	83,271	45
15,182	14,510	37,430	15,672	45,200	46
\$8,709,898 52	\$4,085,419 86	\$14,745,883 87	\$6,671,198 31	\$17,502,526 71	47
\$6,074,835 42	\$3,498,593 36	\$12,649,336 94	\$6,064,373 36	\$15,524,460 01	48
\$1,875 00	\$1,518 00	\$1,942 00	\$2,186 00	\$2,012 00	49
1,195	1,844	3,331	1,905	2,174	50
\$12,086 00	\$6,210 00	\$11,806 00	\$11,617 00	\$22,767 00	51
324	497	1,470	452	189	52
\$1,488 00	\$874 00	\$1,206 00	\$1,115 00	\$4,662 00	53
\$863,983 69	\$761,830 26	\$2,659,620 30	\$1,441,123 77	\$3,338,374 89	54
\$89,911 76	\$77,754 53	\$256,748 04	\$151,017 35	\$327,338 85	55
26,226 18	34,058 00	82,117 26	25,561 25	68,680 66	56
10,010 03	9,972 78	21,828 83	8,925 22	22,093 93	57
1,447 00	1,211 58	6,711 84	4,068 57	7,570 49	58
—	—	1,780 79	349 95	9,326 36	59
49,184 40	28,926 57	117,026 03	93,906 09	146,793 80	60
10 22	10 69	10 05	10 46	9 46	61

		CAMBRIDGE	
		CAMBRIDGE SAVINGS BANK	CAMBRIDGE-PORT SAVINGS BANK
Assets			
1	Cash, checks and items	\$439,474 90	\$272,188 74
2	Due from banks	388,549 74	579,216 59
3	U. S. Government obligations, direct and fully guaranteed	27,390,884 03	21,198,831 87
4	State, county and municipal obligations	6,026,830 07	679,654 99
5	Other bonds, notes and debentures	—	5,520,581 06
6	Bank and fire insurance company stocks, etc.	3,812,206 78	4,222,983 96
7	Real estate loans (conventional)	77,200,336 75	53,012,643 00
8	G.I. loans (in-state)	4,112,908 37	10,976,178 66
9	F.H.A. loans (in-state)	3,137,380 33	—
10	G.I. loans (out-of-state)	7,334,155 90	2,935,538 32
11	F.H.A. loans (out-of-state)	30,914,043 44	3,034,879 59
12	Personal loans	277,875 03	—
13	Other loans	929,905 73	244,428 56
14	Banking premises	351,197 38	330,134 52
15	Furniture and fixtures	62,311 83	199,848 91
16	Other real estate owned, etc.	37,578 75	31,507 30
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	316,053 05	157,576 12
19	Mutual Savings Central Fund, Inc.	181,930 26	84,700 41
20	Deposit Insurance Fund	—	1 00
21	All other assets	32,077 05	22,465 21
22	Total	\$162,945,699 39	\$103,503,358 81
Liabilities			
23	Ordinary deposits	\$95,655,411 04	\$90,996,136 44
24	Special Notice Account deposits	49,796,397 27	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	—	805,991 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	808,812 41	22,018 14
30	Due to mortgagors	2,098,707 77	419,258 41
31	Mortgagors' payments not applied	99,358 46	785,259 52
32	Net interim income	529,845 68	217,352 73
33	All other liabilities	72,244 56	10,312 91
34	Guaranty Fund	7,752,900 00	5,081,500 00
35	Percentage to total deposits	5.33	5.54
36	Other surplus accounts	6,132,022 20	5,165,529 66
37	Percentage to total deposits	4.22	5.63
38	Total	\$162,945,699 39	\$103,503,358 81
General Information			
39	Number of deposit accounts October 31, 1964	42,648	37,640
40	Number of deposit accounts opened during period	6,276	3,868
41	Number of deposit accounts closed during period	6,092	4,190
42	Number of accounts October 31, 1965	42,832	37,318
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/4
44	Amount of all dividends paid during period	\$5,804,192 46	\$3,723,582 43
45	Number of deposits made during period	116,481	108,697
46	Number of withdrawals made during period	92,654	74,065
47	Amount deposited during period	\$44,058,267 18	\$22,032,430 44
48	Amount withdrawn during period	\$40,859,945 15	\$21,710,049 51
49	Average amount in each account	\$3,396 00	\$2,438 00
50	Number of real estate loans October 31	8,056	5,300
51	Average real estate loan	\$15,231 00	\$13,199 00
52	Number of other loans October 31	1,034	210
53	Average other loan	\$1,168 00	\$1,163 00
54	*Gross income received during period	\$7,388,401 88	\$4,869,517 63
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$409,327 47	\$310,668 20
56	*Bank building occupancy	65,451 81	55,565 60
57	Advertising	15,783 51	13,399 52
58	Contributions, etc.	19,571 24	17,106 52
59	State tax	44,589 06	24,409 87
60	Miscellaneous	179,436 16	163,829 47
61	Total of above costs per \$1,000 of deposits	5 07	6 43

*Includes 3% of amount invested in banking premises.

CAMBRIDGE		CANTON	CHELSEA		
EAST CAMBRIDGE SAVINGS BANK	NORTH AVENUE SAVINGS BANK	THE CANTON INSTITUTION FOR SAVINGS	CHELSEA SAVINGS BANK	COUNTY SAVINGS BANK	
\$72,563 39	\$144,976 69	\$37,076 49	\$178,634 38	\$155,255 84	1
193,059 48	450,089 49	88,333 67	703,783 26	458,344 51	2
11,264,008 59	13,758,821 73	961,705 68	24,268,600 42	7,196,317 67	3
9,950 00	717,601 98	—	—	—	4
1,541,618 73	—	600,621 83	2,766,942 00	334,258 29	5
1,772,956 71	460,751 55	281,402 36	—	997,549 97	6
27,833,011 85	21,260,072 73	4,220,107 88	27,614,575 11	7,502,043 60	7
1,279,551 77	6,048,996 93	1,223,178 45	3,728,136 66	1,664,246 19	8
42,217 17	577,812 16	—	733,596 35	88,688 61	9
—	894,572 05	—	—	282,564 74	10
—	3,922,389 81	—	—	—	11
104,340 45	—	59,787 36	14,891 71	—	12
278,563 30	229,383 87	69,075 96	668,922 87	210,526 60	13
250,270 82	98,443 26	61,441 13	77,216 44	132,117 59	14
41,101 48	48,211 39	19,000 26	39,083 43	18,897 22	15
70,826 25	139,877 05	125 43	—	—	16
33,808 96	—	—	—	1,730 48	17
59,764 15	30,662 08	—	61,691 10	2,335 87	18
67,034 67	58,254 09	10,213 06	87,956 11	27,061 17	19
1 00	1 00	1 00	1 00	1 00	20
6,854 94	22,612 38	15,051 15	45,091 81	26,720 78	21
\$44,921,503 71	\$48,863,530 24	\$7,647,121 71	\$60,989,122 65	\$19,098,660 13	22
\$39,883,705 28	\$42,303,364 67	\$6,608,726 46	\$53,323,714 69	\$16,665,084 19	23
—	—	—	—	—	24
208,199 00	84,728 00	50,000 00	401,194 00	—	25
—	—	—	—	—	26
666 98	82,558 26	12,685 91	5,106 13	488 76	27
440,398 82	173,911 06	151,253 55	589,361 46	292,159 51	28
120,204 37	1,174,735 45	92,485 50	881,395 17	324,131 01	29
55,754 87	97,791 85	20,609 79	67,920 77	—	30
2,731 53	25,354 10	3,275 04	51,527 54	6,060 44	31
2,510,139 61	2,290,102 00	392,025 00	3,730,979 64	1,022,700 00	32
6.26	5.40	5.93	6.94	6.14	33
1,699,703 25	2,630,984 85	316,060 46	1,937,923 25	788,036 22	34
4.24	6.21	4.78	3.61	4.73	35
\$44,921,503 71	\$48,863,530 24	\$7,647,121 71	\$60,989,122 65	\$19,098,660 13	36
14,477	13,861	3,962	24,595	7,681	37
1,696	1,182	591	1,958	680	38
1,350	1,323	343	2,258	766	39
14,823	13,720	4,210	24,295	7,595	40
4½	4½	4½	4½	4½	41
\$1,633,918 79	\$1,723,240 57	\$258,624 97	\$2,123,135 05	\$664,411 54	42
30,462	31,323	9,726	60,511	22,024 45	43
13,222	19,482	5,384	32,310	10,571 46	44
\$10,338,556 97	\$9,289,277 63	\$1,834,916 03	\$10,468,429 37	\$3,431,721 84	45
\$7,216,322 90	\$8,477,517 69	\$1,682,141 82	\$9,504,454 06	\$3,085,888 32	46
\$2,691 00	\$3,083 00	\$1,570 00	\$2,195 00	\$2,194 00	47
2,149	2,863	564	3,543	1,167 50	48
\$13,567 00	\$11,423 00	\$9,651 00	\$9,053 00	\$8,172 00	49
349	180	120	389	128 51	50
\$1,097 00	\$1,274 00	\$1,073 00	\$1,758 00	\$1,645 00	51
\$2,088,529 09	\$2,163,047 09	\$352,604 42	\$2,643,691 19	\$834,874 35	52
—	—	—	—	—	53
\$153,371 69	\$186,501 98	\$34,081 23	\$242,174 65	\$70,594 65	54
31,257 27	18,114 67	11,121 19	22,278 41	27,096 58	55
11,143 03	10,198 37	3,462 79	5,656 87	5,011 62	56
6,114 32	5,395 69	215 00	4,955 74	1,376 34	57
—	—	815 40	—	—	58
59,184 76	71,779 18	21,093 20	82,627 11	36,300 68	59
6 54	6 90	10 71	6 71	8 42	60

			CHICOPEE	
			CHICOPEE SAVINGS BANK	CHICOPEE FALLS SAVINGS BANK
Assets				
1	Cash, checks and items	\$139,364 35	\$153,116 02	
2	Due from banks	334,226 49	214,842 66	
3	U. S. Government obligations, direct and fully guaranteed	10,076,809 59	8,615,648 19	
4	State, county and municipal obligations	—	—	
5	Other bonds, notes and debentures	—	190,668 00	
6	Bank and fire insurance company stocks, etc.	22,220 34	1,293,149 35	
7	Real estate loans (conventional)	9,203,402 79	6,907,017 05	
8	G.I. loans (in-state)	5,108,150 31	1,752,103 48	
9	F.H.A. loans (in-state)	4,546,841 00	1,651,174 30	
10	G.I. loans (out-of-state)	344,785 09	2,075,545 40	
11	F.H.A. loans (out-of-state)	610,985 18	1,860,150 59	
12	Personal loans	240,975 55	49,634 50	
13	Other loans	386,300 43	293,935 68	
14	Banking premises	124,792 49	129,039 88	
15	Furniture and fixtures	42,599 56	14,051 38	
16	Other real estate owned, etc.	14,387 75	24,884 34	
17	Taxes and insurance paid on mortgaged properties	—	—	
18	Mortgage acquisition costs	—	185 72	
19	Mutual Savings Central Fund, Inc.	32,207 47	27,949 82	
20	Deposit Insurance Fund	1 00	7,593 65	
21	All other assets	12,686 36	6,986 42	
22	Total	\$31,240,735 75	\$25,267,676 43	
Liabilities				
23	Ordinary deposits	\$23,817,261 87	\$19,210,274 19	
24	Special Notice Account deposits	3,326,410 13	2,774,957 54	
25	Systematic Savings Account deposits	—	—	
26	Club deposits	187,279 00	156,481 00	
27	Borrowed money	—	—	
28	Dividends on deposits, declared and unpaid	—	—	
29	Unearned discount	93,980 93	150,681 85	
30	Due to mortgagors	400,821 63	80,879 93	
31	Mortgagors' payments not applied	604,673 33	530,583 29	
32	Net interim income	413,278 78	267,839 10	
33	All other liabilities	9,593 81	1,447 03	
34	Guaranty Fund	1,126,414 25	1,220,000 00	
35	Percentage to total deposits	4.12	5.51	
36	Other surplus accounts	1,261,022 02	874,532 50	
37	Percentage to total deposits	4.61	3.95	
38	Total	\$31,240,735 75	\$25,267,676 43	
General Information				
39	Number of deposit accounts October 31, 1964	12,901	10,071	
40	Number of deposit accounts opened during period	1,222	1,433	
41	Number of deposit accounts closed during period	1,092	1,251	
42	Number of accounts October 31, 1965	13,031	10,253	
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/2	
44	Amount of all dividends paid during period	\$1,023,925 73	\$845,774 79	
45	Number of deposits made during period	33,526	23,833	
46	Number of withdrawals made during period	12,213	12,634	
47	Amount deposited during period	\$5,769,524 41	\$5,523,142 35	
48	Amount withdrawn during period	\$4,880,389 45	\$4,883,853 05	
49	Average amount in each account	\$2,064 00	\$2,125 00	
50	Number of real estate loans October 31	2,354	1,619	
51	Average real estate loan	\$8,417 00	\$8,799 00	
52	Number of other loans October 31	737	325	
53	Average other loan	\$851 00	\$1,057 00	
54	*Gross income received during period	\$1,409,294 97	\$1,112,091 47	
Classification of Expenses, Cost per \$1,000 of Deposits				
55	Salaries, fees, bonuses, etc.	\$109,066 16	\$111,331 42	
56	*Bank building occupancy	20,876 18	23,060 59	
57	Advertising	11,353 64	9,295 36	
58	Contributions, etc.	925 00	2,846 94	
59	State tax	—	15,215 47	
60	Miscellaneous	57,744 84	40,689 14	
61	Total of above costs per \$1,000 of deposits	7 37	9 20	

*Includes 3% of amount invested in banking premises.

CLINTON	COHASSET	CONCORD	CONWAY	DANVERS	
CLINTON SAVINGS BANK	COHASSET SAVINGS BANK	THE MIDDLESEX INSTITUTION FOR SAVINGS	CONWAY SAVINGS BANK	DANVERS SAVINGS BANK	
\$10,281 33	\$19,261 28	\$159,749 19	\$42,157 63	\$288,589 78	1
118,566 14	107,211 88	584,379 43	53,552 19	354,792 09	2
2,566,679 01	1,820,121 89	5,243,444 53	1,454,216 65	7,132,995 88	3
—	—	—	—	—	4
1,753,271 88	362,039 96	540,850 62	211,841 98	2,352,730 20	5
—	296,316 27	1,401,730 54	266,726 97	1,279,793 67	6
10,528,983 85	5,546,008 79	19,129,252 94	4,331,541 30	17,430,522 11	7
1,013,534 67	1,305,870 68	1,352,785 17	213,525 02	5,690,785 92	8
—	270,282 32	609,724 36	—	1,782,437 91	9
—	—	362,854 76	53,440 14	—	10
405,957 59	—	765,688 40	—	—	11
—	—	106,732 27	5,150 09	261,591 45	12
539,737 65	265,062 77	675,144 13	192,100 53	717,169 09	13
59,197 56	8,689 41	172,609 07	—	86,643 19	14
11,161 61	10,809 58	45,622 53	4,803 97	20,559 65	15
9,266 25	—	36,473 72	—	7,685 64	16
1,852 58	25 26	—	1,093 85	484 56	17
—	11,594 53	—	—	22,689 03	18
23,929 88	12,370 67	27,493 50	4,783 65	38,167 97	19
2,654 63	1 00	1 00	1 00	6,237 42	20
2,088 40	1,230 17	29,507 61	190 70	4,408 55	21
\$17,047,163 03	\$10,036,896 46	\$31,244,043 77	\$6,835,125 67	\$37,478,284 11	22
\$15,032,116 83	\$8,893,291 45	\$24,110,207 32	\$4,874,773 16	\$29,145,782 73	23
524,052 82	—	3,936,676 90	1,345,059 16	4,214,365 42	24
—	—	—	—	—	25
32,347 00	—	98,675 00	—	180,118 92	26
—	—	—	—	—	27
—	—	—	—	—	28
12,669 82	—	62,267 46	477 56	64,499 77	29
135,369 42	125,416 57	405,136 26	70,643 64	213,848 68	30
36,644 05	40,156 48	115,541 22	49,576 26	212,717 20	31
22,194 55	149,821 32	102,142 72	—	131,150 77	32
45 09	2,405 65	21,022 66	469 32	4,607 40	33
903,135 09	475,600 00	1,145,600 00	224,600 00	1,840,500 00	34
5.79	5.35	4.07	3.61	5.49	35
348,588 36	350,204 99	1,246,774 23	269,526 57	1,470,693 22	36
2.23	3.94	4.43	4.33	4.38	37
\$17,047,163 03	\$10,036,896 46	\$31,244,043 77	\$6,835,125 67	\$37,478,284 11	38
8,952	4,486	14,372	2,518	15,741	39
970	503	1,780	492	1,817	40
817	366	1,243	398	1,844	41
9,105	4,623	14,909	2,612	15,714	42
4½	4½	4½	4	4½	43
\$590,207 77	\$336,208 40	\$1,053,597 68	\$237,624 91	\$1,312,906 85	44
23,559	9,378	35,980	3,742	39,712	45
12,032	5,334	20,940	1,770	24,082	46
\$4,522,620 50	\$2,641,343 10	\$10,689,647 39	\$2,559,217 97	\$11,742,128 47	47
\$3,886,269 66	\$2,144,557 02	\$8,830,674 24	\$2,438,756 89	\$10,033,226 97	48
\$1,709 00	\$1,924 00	\$1,878 00	\$2,381 00	\$2,114 00	49
1,471	684	1,686	761	2,480	50
\$8,123 00	\$10,413 00	\$13,179 00	\$6,043 00	\$10,042 00	51
471	126	515	213	973	52
\$1,146 00	\$2,104 00	\$1,518 00	\$926 00	\$1,006 00	53
\$794,459 52	\$456,821 60	\$1,455,671 06	\$317,904 86	\$1,766,413 60	54
\$56,415 81	\$29,630 56	\$132,470 29	\$26,818 42	\$152,788 32	55
18,256 19	3,934 68	39,080 35	1,705 53	36,567 37	56
2,416 25	1,362 34	13,823 26	318 79	23,017 52	57
1,083 49	100 00	3,900 25	445 00	2,460 00	58
4,988 77	7 70	2,604 83	55 06	3,197 27	59
24,852 68	17,398 75	59,323 80	15,195 91	52,850 05	60
6 94	5 89	8 95	7 16	8 12	61

		DEDHAM	EAST BRIDGE- WATER
		DEDHAM INSTITUTION FOR SAVINGS	EAST BRIDGEWATER SAVINGS BANK
Assets			
1	Cash, checks and items	\$431,252 08	\$42,569 54
2	Due from banks	1,366,278 54	174,591 32
3	U. S. Government obligations, direct and fully guaranteed	18,849,395 12	2,850,288 57
4	State, county and municipal obligations	24,000 00	—
5	Other bonds, notes and debentures	730,192 34	31,518 74
6	Bank and fire insurance company stocks, etc.	1,874,734 70	229,148 00
7	Real estate loans (conventional)	34,020,914 82	8,173,600 22
8	G.I. loans (in-state)	3,582,910 29	566,735 60
9	F.H.A. loans (in-state)	1,596,203 19	—
10	G.I. loans (out-of-state)	2,513,843 22	544,629 62
11	F.H.A. loans (out-of-state)	2,212,718 25	495,478 59
12	Personal loans	52,455 02	79,888 50
13	Other loans	612,012 65	145,915 31
14	Banking premises	185,784 23	110,880 00
15	Furniture and fixtures	105,461 52	22,558 56
16	Other real estate owned, etc.	13,055 08	25,640 93
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	10,347 95	—
19	Mutual Savings Central Fund, Inc.	67,197 13	21,044 89
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	21,324 44	5,724 26
22	Total	\$68,270,081 57	\$13,520,213 65
Liabilities			
23	Ordinary deposits	\$47,797,115 34	\$11,939,111 10
24	Special Notice Account deposits	12,648,760 55	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	167,833 00	71,659 25
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	97,417 10	35,314 40
30	Due to mortgagors	918,871 42	210,904 74
31	Mortgagors' payments not applied	726,266 99	76,228 35
32	Net interim income	—	31,836 13
33	All other liabilities	20,876 69	10,641 58
34	Guaranty Fund	2,706,550 15	689,000 00
35	Percentage to total deposits	4.47	5.74
36	Other surplus accounts	3,186,390 33	455,518 10
37	Percentage to total deposits	5.26	3.79
38	Total	\$68,270,081 57	\$13,520,213 65
General Information			
39	Number of deposit accounts October 31, 1964	24,618	6,796
40	Number of deposit accounts opened during period	3,139	1,088
41	Number of deposit accounts closed during period	2,625	703
42	Number of accounts October 31, 1965	25,132	7,181
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/4
44	Amount of all dividends paid during period	\$2,329,978 81	\$475,761 60
45	Number of deposits made during period	65,772	17,524
46	Number of withdrawals made during period	34,134	10,073
47	Amount deposited during period	\$19,870,527 56	\$3,095,579 29
48	Amount withdrawn during period	\$17,569,366 19	\$2,819,882 83
49	Average amount in each account	\$2,405 00	\$1,660 00
50	Number of real estate loans October 31	3,819	1,263
51	Average real estate loan	\$11,502 00	\$7,744 00
52	Number of other loans October 31	246	184
53	Average other loan	\$2,701 00	\$1,227 00
54	*Gross income received during period	\$3,071,077 70	\$639,685 31
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$234,411 61	\$79,039 83
56	*Bank building occupancy	48,541 41	17,652 97
57	Advertising	13,696 87	4,453 42
58	Contributions, etc.	2,750 00	1,179 66
59	State tax	52 70	—
60	Miscellaneous	109,836 02	30,473 84
61	Total of above costs per \$1,000 of deposits	6 77	11 12

*Includes 3% of amount invested in banking premises.

EAST-HAMPTON	EASTON	EDGARTOWN	EVERETT	FAIRHAVEN	
EASTHAMPTON SAVINGS BANK	NORTH EASTON SAVINGS BANK	DUKES COUNTY SAVINGS BANK	EVERETT SAVINGS BANK	FAIRHAVEN INSTITUTION FOR SAVINGS	
\$54,943 38	\$94,825 22	\$4,638 10	\$134,035 45	\$137,457 33	1
202,154 72	95,896 78	100,486 03	140,003 97	450,958 08	2
7,716,259 46	2,083,321 58	1,022,361 28	5,149,346 61	15,159,846 13	3
—	75,420 50	—	—	320,571 73	4
—	664,267 97	—	284,096 60	1,201,316 50	5
1,838,947 27	627,020 80	—	937,518 38	3,154,589 23	6
15,405,827 10	5,838,969 81	3,203,748 52	10,912,992 62	35,430,291 99	7
3,430,247 30	1,140,729 95	4,573 11	665,429 67	4,371 05	8
3,171,605 78	418,593 34	—	1,182,851 63	—	9
2,308,245 69	—	—	3,662,689 16	—	10
3,946,254 87	—	—	1,204,369 53	—	11
28,560 72	14,645 79	45,393 09	28,507 18	114,358 86	12
494,271 77	149,457 71	239,458 64	87,931 61	475,054 54	13
134,545 30	51,294 58	12,922 56	89,376 54	56,085 23	14
34,663 29	4,745 99	1,236 31	44,879 13	46,132 06	15
107,282 38	—	—	2,035 08	47,901 06	16
—	—	497 55	215 49	341 00	17
77,615 62	—	—	27,090 52	—	18
31,843 05	14,066 47	778 03	31,051 15	31,927 49	19
11,178 06	1 00	1 00	1 00	8,738 29	20
50,356 49	4,544 23	—	1,212 90	1,208 27	21
\$39,044,602 25	\$11,277,801 72	\$4,636,094 22	\$24,585,634 22	\$56,641,148 84	22
\$19,557,352 74	\$9,873,207 81	\$3,486,714 69	\$21,285,284 24	\$50,555,969 52	23
14,745,173 00	—	945,908 71	588,629 18	—	24
—	—	—	—	—	25
48,561 00	29,753 00	3,790 50	254,304 25	11,144 00	26
—	—	—	—	—	27
—	—	—	—	—	28
168,498 33	1,992 21	4,335 62	33,176 08	15,488 96	29
269,137 20	122,851 47	58,930 35	51,710 00	728,174 42	30
936,880 76	75,615 78	10,993 17	119,922 25	232,735 84	31
418,583 48	19,309 32	5,572 58	26,436 99	121,640 65	32
6,001 74	3,700 79	2,437 32	13,151 25	9,030 80	33
1,157,000 00	625,700 00	73,753 56	1,135,600 00	645,750 00	34
3.37	6.32	1.66	5.13	3.25	35
1,737,414 00	525,671 34	43,657 72	1,077,419 98	3,321,214 65	36
5.06	5.31	.98	4.87	6.57	37
\$39,044,602 25	\$11,277,801 72	\$4,636,094 22	\$24,585,634 22	\$56,641,148 84	38
12,602	4,717	2,102	12,339	16,511	39
1,574	552	340	1,227	1,606	40
1,148	338	122	1,474	1,184	41
13,028	4,931	2,320	12,092	16,933	42
41½	41½	4	4	4½	43
\$1,336,597 56	\$395,975 93	\$158,111 05	\$812,979 45	\$2,030,008 47	44
39,261	11,065	4,280	41,723	38,312	45
17,256	6,173	2,200	14,665	21,795	46
\$9,425,779 02	\$2,233,102 81	\$1,808,604 55	\$6,066,519 23	\$12,546,235 79	47
\$6,637,913 10	\$1,893,135 36	\$1,385,590 63	\$5,391,448 42	\$11,201,645 65	48
\$2,633 00	\$1,996 00	\$1,886 00	\$1,801 00	\$2,986 00	49
3,262	892	459	1,822	4,570	50
\$8,664 00	\$8,294 00	\$6,990 00	\$9,675 00	\$7,753 00	51
330	150	187	118	471	52
\$1,584 00	\$1,094 00	\$1,523 00	\$987 00	\$1,251 00	53
\$1,744,862 73	\$528,857 98	\$221,434 79	\$1,115,255 10	\$2,681,313 90	54
\$117,302 39	\$46,267 93	\$18,033 53	\$103,894 05	\$171,288 21	55
24,917 54	5,534 57	3,304 97	20,352 82	12,877 12	56
5,039 91	3,299 92	1,360 34	7,763 12	4,669 46	57
6,156 01	175 00	332 40	625 00	2,535 00	58
23,159 32	135 27	1,038 23	21,985 72	662 25	59
53,406 64	23,827 42	10,212 12	47,523 06	61,608 57	60
6 72	8 02	7 73	9 24	5 02	61

		FALL RIVER	
		THE CITIZENS' SAVINGS BANK	FALL RIVER SAVINGS BANK
Assets			
1	Cash, checks and items	\$154,783 31	\$87,418 69
2	Due from banks	423,537 64	572,883 84
3	U. S. Government obligations, direct and fully guaranteed	16,639,853 57	11,616,690 72
4	State, county and municipal obligations	25,000 00	81,212 14
5	Other bonds, notes and debentures	2,526,925 31	3,357,604 63
6	Bank and fire insurance company stocks, etc.	2,794,430 84	844,789 68
7	Real estate loans (conventional)	13,788,377 76	17,006,368 70
8	G.I. loans (in-state)	4,940,106 83	2,179,662 56
9	F.H.A. loans (in-state)	8,673,489 77	830,947 91
10	G.I. loans (out-of-state)	620,914 43	3,193,860 35
11	F.H.A. loans (out-of-state)	2,847,430 32	2,389,120 92
12	Personal loans	102,718 04	—
13	Other loans	648,491 59	397,287 99
14	Banking premises	270,811 31	112,230 09
15	Furniture and fixtures	15,608 39	30,101 72
16	Other real estate owned, etc.	27,591 54	—
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	78,468 16	66,382 94
20	Deposit Insurance Fund	8,533 35	1 00
21	All other assets	21,986 91	23,079 68
22	Total	\$54,609,059 07	\$42,789,643 56
Liabilities			
23	Ordinary deposits	\$40,443,494 94	\$31,696,095 07
24	Special Notice Account deposits	6,521,238 24	5,770,090 32
25	Systematic Savings Account deposits	—	—
26	Club deposits	128,367 50	84,644 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	145,285 69	160,786 99
30	Due to mortgagors	682,491 26	476,198 81
31	Mortgagors' payments not applied	146,168 94	114,359 60
32	Net interim income	964,716 23	94,007 50
33	All other liabilities	1,599 34	14,466 53
34	Guaranty Fund	3,456,639 44	2,740,054 56
35	Percentage to total deposits	7.34	7.30
36	Other surplus accounts	2,119,057 49	1,638,940 18
37	Percentage to total deposits	4.49	4.36
38	Total	\$54,609,059 07	\$42,789,643 56
General Information			
39	Number of deposit accounts October 31, 1964	17,958	16,147
40	Number of deposit accounts opened during period	1,355	1,179
41	Number of deposit accounts closed during period	1,873	1,626
42	Number of accounts October 31, 1965	17,440	15,700
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/2
44	Amount of all dividends paid during period	\$1,834,688 19	\$1,497,169 00
45	Number of deposits made during period	27,075	26,429
46	Number of withdrawals made during period	18,433	14,597
47	Amount deposited during period	\$9,634,331 90	\$7,806,314 40
48	Amount withdrawn during period	\$10,578,975 42	\$8,091,897 54
49	Average amount in each account	\$2,693 00	\$2,381 00
50	Number of real estate loans October 31	3,336	2,592
51	Average real estate loan	\$9,254 00	\$9,873 00
52	Number of other loans October 31	626	263
53	Average other loan	\$1,200 00	\$1,511 00
54	*Gross income received during period	\$2,566,459 19	\$1,953,937 72
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$156,727 79	\$123,463 39
56	*Bank building occupancy	43,311 84	33,764 84
57	Advertising	14,579 96	8,341 07
58	Contributions, etc.	7,550 00	5,901 11
59	State tax	68,491 91	43,497 78
60	Miscellaneous	74,095 49	57,146 82
61	Total of above costs per \$1,000 of deposits	7 77	7 27

*Includes 3% of amount invested in banking premises.

FALL RIVER		FITCHBURG		FOXBOROUGH	
FALL RIVER FIVE CENTS SAVINGS BANK	UNION SAVINGS BANK	FITCHBURG SAVINGS BANK	THE WORCESTER NORTH SAVINGS INSTITUTION	FOXBOROUGH SAVINGS BANK	
\$180,735 99	\$236,681 03	\$254,415 34	\$307,127 15	\$38,675 76	1
495,822 37	491,675 27	253,317 34	890,301 31	135,665 72	2
7,505,496 48	6,041,838 24	6,630,046 01	12,073,715 91	1,539,311 92	3
			340,939 40	10,037 79	4
306,506 55	612,586 75	—	802,182 97	511,725 79	5
1,100,882 47	788,440 17	2,174,110 90	3,158,959 98	371,809 34	6
15,480,280 73	16,036,329 02	24,831,887 07	31,036,908 05	5,599,126 15	7
1,026,034 17	505,843 66	4,044,966 01	1,627,619 20	650,100 35	8
690,156 10	24,398 69	4,352,125 35	782,248 98	13,900 00	9
1,597,995 98	—	2,256,229 58	—	—	10
2,489,861 70	—	1,810,460 37	22,750 97	—	11
114,735 86	—	885,232 41	90,005 71	23,655 11	12
706,820 43	573,079 23	518,400 38	436,218 95	119,721 58	13
128,105 17	108,250 00	585,919 68	534,375 08	60,568 36	14
12,652 77	6,250 00	111,368 15	100,318 11	34,524 02	15
3,919 50	—	61,561 73	251,241 13	—	16
—	9,025 46	—	242 23	1,598 25	17
—	—	7,111 93	—	—	18
28,523 16	42,106 13	53,597 22	79,227 99	10,067 99	19
1 00	1 00	—	1 00	1,376 59	20
56,265 47	2,310 87	64,861 12	25,213 51	1,361 23	21
\$31,924,795 90	\$25,478,815 52	\$48,895,610 59	\$52,559,597 63	\$9,123,225 95	22
\$24,068,808 92	\$19,637,266 09	\$30,637,331 41	\$35,562,685 16	\$8,135,295 82	23
3,763,002 04	2,732,520 29	12,990,751 11	10,500,407 70	—	24
—	—	—	—	—	25
73,222 50	137,282 00	96,836 11	152,393 00	3,044 00	26
—	—	—	—	—	27
—	—	—	—	—	28
65,471 57	14,586 51	160,830 91	7,682 40	7,459 81	29
451,389 32	331,856 91	489,029 39	199,247 27	116,781 52	30
145,259 11	65,945 51	59,738 35	333,778 56	95,519 81	31
—	516,553 38	203,107 28	178,221 81	24,903 48	32
33,447 23	16,498 67	30,661 28	4,512 40	16,550 56	33
1,881,057 70	1,555,500 00	2,272,300 00	2,891,000 00	377,994 00	34
6.74	6.91	5.20	6.26	4.64	35
1,443,137 51	470,806 16	1,955,024 75	2,729,669 33	345,676 95	36
5.17	2.09	4.47	5.91	4.24	37
\$31,924,795 90	\$25,478,815 52	\$48,895,610 59	\$52,559,597 63	\$9,123,225 95	38
15,321	11,315	21,247	17,621	4,888	39
1,191	662	2,995	1,594	600	40
1,757	1,149	2,635	2,035	516	41
14,755	10,828	21,607	17,180	4,972	42
4 1/4	4	4 1/6	4 1/4	4 1/4	43
\$1,527,340 63	\$850,629 35	\$1,725,553 97	\$1,905,323 82	\$315,602 35	44
25,622	18,707	56,069	39,516	14,250	45
14,985	11,185	30,731	22,772	6,901	46
\$7,417,127 45	\$4,319,102 01	\$12,006,475 42	\$10,120,092 85	\$2,446,988 31	47
\$7,361,740 57	\$4,355,818 63	\$10,576,312 25	\$9,323,488 21	\$2,055,475 52	48
\$1,886 00	\$2,066 00	\$2,005 00	\$2,681 00	\$1,636 00	49
1,994	1,842	3,561	2,718	852	50
\$10,674 00	\$8,994 00	\$10,473 00	\$12,314 00	\$7,351 00	51
420	532	1,364	582	125	52
\$1,956 00	\$1,077 00	\$1,029 00	\$904 00	\$1,147 00	53
\$1,585,607 59	\$1,225,702 13	\$2,443,589 58	\$2,599,308 45	\$429,245 08	54
\$116,257 43	\$104,989 58	\$225,739 17	\$164,750 43	\$45,830 30	55
36,746 47	23,686 17	78,370 01	56,925 75	12,015 42	56
10,370 46	8,976 31	35,000 39	34,131 64	2,764 27	57
6,647 77	4,371 47	2,972 00	5,653 01	873 73	58
28,038 85	13,507 02	14,463 42	—	643 46	59
67,191 27	46,185 47	136,585 01	122,761 76	23,490 94	60
9 53	9 01	11 30	8 34	10 53	61

		FRAMINGHAM	FRANKLIN
		FRAMINGHAM SAVINGS BANK	BENJAMIN FRANKLIN SAVINGS BANK
Assets			
1	Cash, checks and items	\$119,197 32	\$100,716 04
2	Due from banks	188,251 00	151,921 05
3	U. S. Government obligations, direct and fully guaranteed	7,130,677 93	2,018,821 65
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	426,472 63	120,776 71
6	Bank and fire insurance company stocks, etc.	1,778,836 04	573,381 07
7	Real estate loans (conventional)	19,841,703 86	7,479,181 58
8	G.I. loans (in-state)	1,846,715 97	1,010,779 22
9	F.H.A. loans (in-state)	2,185,866 29	363,802 90
10	G.I. loans (out-of-state)	2,875,829 45	217,384 97
11	F.H.A. loans (out-of-state)	5,568,477 99	368,040 42
12	Personal loans	1,678,473 33	50,200 08
13	Other loans	1,231,945 02	307,116 03
14	Banking premises	60,083 95	71,230 97
15	Furniture and fixtures	62,500 90	34,662 46
16	Other real estate owned, etc.	—	1,460 76
17	Taxes and insurance paid on mortgaged properties	1,825 91	80 74
18	Mortgage acquisition costs	—	14,083 45
19	Mutual Savings Central Fund, Inc.	27,532 48	12,677 79
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	29,800 50	3,238 37
22	Total	\$45,054,191 57	\$12,899,557 26
Liabilities			
23	Ordinary deposits	\$40,803,313 69	\$8,893,922 65
24	Special Notice Account deposits	—	2,524,812 75
25	Systematic Savings Account deposits	—	26,004 34
26	Club deposits	62,187 00	36,504 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	17,579 25
29	Unearned discount	396,496 99	67,228 60
30	Due to mortgagors	487,044 95	110,137 40
31	Mortgagors' payments not applied	155,769 78	171,054 42
32	Net interim income	162,679 95	6,469 09
33	All other liabilities	59,119 93	578,352 44
34	Guaranty Fund	1,581,100 00	—
35	Percentage to total deposits	3.87	5.04
36	Other surplus accounts	1,346,479 28	467,492 32
37	Percentage to total deposits	3.29	4.07
38	Total	\$45,054,191 57	\$12,899,557 26
General Information			
39	Number of deposit accounts October 31, 1964	22,791	7,053
40	Number of deposit accounts opened during period	3,218	789
41	Number of deposit accounts closed during period	2,142	767
42	Number of accounts October 31, 1965	23,867	7,075
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$1,596,923 79	\$429,754 36
45	Number of deposits made during period	69,380	19,275
46	Number of withdrawals made during period	36,242	10,276
47	Amount deposited during period	\$13,841,586 83	\$3,210,247 97
48	Amount withdrawn during period	\$10,712,473 72	\$2,926,020 09
49	Average amount in each account	\$1,709 00	\$1,618 00
50	Number of real estate loans October 31	2,526	1,125
51	Average real estate loan	\$12,794 00	\$8,390 00
52	Number of other loans October 31	2,959	286
53	Average other loan	\$983 00	\$1,249 00
54	*Gross income received during period	\$2,198,833 36	\$605,906 36
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$182,691 91	\$63,752 23
56	*Bank building occupancy	36,901 95	13,574 38
57	Advertising	34,963 32	1,282 02
58	Contributions, etc.	4,666 96	110 00
59	State tax	41,780 16	2,110 35
60	Miscellaneous	126,062 95	30,153 15
61	Total of above costs per \$1,000 of deposits	10 47	9 69

*Includes 3% of amount invested in banking premises.

GARDNER	GEORGE-TOWN	GLOUCESTER	GREAT BARRINGTON	GREENFIELD	
THE GARDNER SAVINGS BANK	GEORGETOWN SAVINGS BANK	CAPE ANN SAVINGS BANK	GREAT BARRINGTON SAVINGS BANK	THE FRANKLIN SAVINGS INSTITUTION	
\$96,373 97	\$58,860 94	\$254,557 32	\$54,853 84	\$237,300 12	1
893,858 27	101,759 48	429,013 39	212,645 28	560,770 96	2
11,719,706 26	1,614,928 16	6,700,409 13	5,808,919 28	12,172,547 91	3
—	45,223 24	—	188,846 41	193,259 02	4
—	245,538 94	151,767 05	75,347 09	350,413 64	5
2,169,737 57	393,228 14	1,574,256 70	1,873,871 99	1,079,159 89	6
19,964,511 09	4,662,092 17	14,033,972 70	17,364,585 12	17,039,590 36	7
353,952 42	—	3,795,123 19	931,335 11	1,993,553 93	8
—	—	—	183,581 28	959,011 02	9
—	—	—	395,422 65	891,812 95	10
—	—	—	613,179 69	1,767,594 04	11
—	98,341 00	156,658 85	62,853 22	53,307 60	12
73,343 96	46,150 07	976,711 12	996,211 88	567,117 92	13
64,420 30	75,922 23	178,903 61	246,312 06	150,163 16	14
29,229 88	16,989 00	45,502 05	42,357 30	49,889 80	15
—	—	19,081 97	72,312 64	35,326 02	16
112,304 57	—	1,979 71	437 98	—	17
49,889 74	5,224 19	24,086 90	27,477 54	35,106 21	18
1 00	1,964 26	1 00	1 00	1 00	19
5,892 36	2,733 99	6,504 06	4,137 51	16,181 90	20
\$35,533,221 39	\$7,368,955 81	\$28,348,528 75	\$29,154,688 87	\$38,152,107 45	21
\$31,177,155 42	\$3,442,652 91	\$25,204,948 04	\$16,920,177 93	\$33,797,049 92	22
—	3,081,631 87	—	9,171,381 59	—	23
—	—	—	—	—	24
124,663 10	18,683 50	221,612 00	2,597 00	64,998 00	25
—	—	—	—	—	26
—	11,006 23	16,398 87	25,615 72	102,270 19	27
118,577 75	105,022 81	472,175 33	277,647 12	406,845 38	28
62,971 57	45,685 65	37,569 59	50,607 06	125,259 10	29
143,863 74	7,674 59	88,007 37	—	—	30
9,927 36	4,744 52	6,550 33	58,071 36	20,103 43	31
1,772,300 00	228,085 45	1,157,970 93	1,355,000 00	2,223,300 00	32
5.66	3.48	4.55	5.19	6.57	33
2,123,762 45	423,768 28	1,143,296 29	1,293,591 09	1,412,281 43	34
6.78	6.47	4.50	4.96	4.17	35
\$35,533,221 39	\$7,368,955 81	\$28,348,528 75	\$29,154,688 87	\$38,152,107 45	36
11,954	3,770	13,909	10,693	15,880	37
647	624	1,243	1,045	1,147	38
983	417	1,367	887	1,097	39
11,618	3,977	13,785	10,851	15,930	40
4 1/2	4 1/2	4 1/2	4	4 1/2	41
\$1,337,264 96	\$246,503 17	\$956,631 15	\$1,023,995 01	\$1,349,449 78	42
23,692	11,208	35,783	21,272	28,761	43
13,525	6,361	20,274	11,101	19,577	44
\$5,141,410 94	\$2,278,591 29	\$7,186,710 44	\$6,655,337 47	\$7,156,010 43	45
\$5,186,377 50	\$1,485,659 04	\$6,033,791 98	\$5,763,721 81	\$6,209,756 26	46
\$2,684 00	\$1,641 00	\$1,828 00	\$2,390 00	\$2,111 00	47
1,171	630	2,188	2,592	2,447	48
\$17,351 00	\$7,400 00	\$8,148 00	\$7,519 00	\$9,256 00	49
76	256	1,192	551	533	50
\$965 00	\$564 00	\$950 00	\$1,922 00	\$1,164 00	51
\$1,734,097 15	\$328,870 58	\$1,342,182 34	\$1,413,112 27	\$1,715,833 04	52
\$102,943 54	\$31,208 93	\$137,042 13	\$106,923 63	\$152,363 44	53
16,726 01	10,600 89	23,972 17	26,954 46	25,833 17	54
6,786 38	1,737 10	17,112 23	18,268 46	14,653 41	55
3,273 30	95 00	3,850 24	1,926 88	1,110 00	56
—	1,024 20	—	11,806 32	5,738 69	57
46,081 39	16,934 83	76,045 61	50,816 71	57,450 98	58
5 64	9 44	10 23	8 30	7 60	59

		GREENFIELD	HARWICH
		GREENFIELD SAVINGS BANK	CAPE COD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$154,685 33	\$201,700 84
2	Due from banks	339,397 60	727,379 73
3	U. S. Government obligations, direct and fully guaranteed	2,798,157 15	5,950,529 24
4	State, county and municipal obligations	—	4,695 97
5	Other bonds, notes and debentures	14,550 00	433,205 38
6	Bank and fire insurance company stocks, etc.	956,423 54	1,710,185 30
7	Real estate loans (conventional)	8,349,939 33	24,116,363 54
8	G.I. loans (in-state)	577,387 49	376,904 11
9	F.H.A. loans (in-state)	529,246 68	153,074 63
10	G.I. loans (out-of-state)	974,965 52	—
11	F.H.A. loans (out-of-state)	1,533,823 04	681,785 67
12	Personal loans	184,290 47	71,138 47
13	Other loans	309,973 01	943,037 92
14	Banking premises	234,697 22	357,990 73
15	Furniture and fixtures	45,672 38	85,987 36
16	Other real estate owned, etc.	10,587 18	61,439 07
17	Taxes and insurance paid on mortgaged properties	418 38	1,847 54
18	Mortgage acquisition costs	416 34	—
19	Mutual Savings Central Fund, Inc.	11,499 04	23,799 76
20	Deposit Insurance Fund	1 00	7,925 86
21	All other assets	17,185 59	5,869 34
22	Total	\$17,043,316 29	\$35,914,860 46
Liabilities			
23	Ordinary deposits	\$12,530,356 07	\$22,725,956 80
24	Special Notice Account deposits	2,552,177 17	9,984,019 97
25	Systematic Savings Account deposits	—	—
26	Club deposits	51,312 00	45,624 15
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	95,878 77	22,718 61
30	Due to mortgagors	132,079 13	478,881 87
31	Mortgagors' payments not applied	183,575 43	42,650 46
32	Net interim income	—	68,014 10
33	All other liabilities	26,312 77	56,032 48
34	Guaranty Fund	817,800 00	1,079,486 81
35	Percentage to total deposits	5.40	3.30
36	Other surplus accounts	653,824 95	1,411,475 21
37	Percentage to total deposits	4.32	4.31
38	Total	\$17,043,316 29	\$35,914,860 46
General Information			
39	Number of deposit accounts October 31, 1964	7,326	12,669
40	Number of deposit accounts opened during period	1,363	2,008 1
41	Number of deposit accounts closed during period	932	1,519
42	Number of accounts October 31, 1965	7,757	13,158
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	559,074 74	1,204,909 98
45	Number of deposits made during period	34,089	31,824
46	Number of withdrawals made during period	15,555	22,722
47	Amount deposited during period	\$6,092,110 37	\$13,863,221 26
48	Amount withdrawn during period	\$5,060,945 83	\$10,887,655 14
49	Average amount in each account	\$1,944 00	\$2,481 00
50	Number of real estate loans October 31	1,251	2,473
51	Average real estate loan	\$9,565 00	\$10,242 00
52	Number of other loans October 31	510	488
53	Average other loan	\$969 00	\$2,078 00
54	*Gross income received during period	\$794,504 95	\$1,682,866 02
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$95,571 75	\$164,174 01 7
56	*Bank building occupancy	21,957 99	46,368 69 1
57	Advertising	7,894 82	19,752 65 1
58	Contributions, etc.	984 50	925 00 1
59	State tax	11,811 28	4,510 61
60	Miscellaneous	47,666 27	91,663 70
61	Total of above costs per \$1,000 of deposits	12 33	10 01

*Includes 3% of amount invested in banking premises.

HAVERHILL		HINGHAM	HOLYOKE		
HAVERHILL SAVINGS BANK	PENTUCKET FIVE CENTS SAVINGS BANK	THE HINGHAM INSTITUTION FOR SAVINGS	HOLYOKE SAVINGS BANK	MECHANICS' SAVINGS BANK	
\$535,826 55	\$270,148 80	\$165,804 97	\$657,770 61	\$227,027 87	1
667,877 62	241,716 44	208,558 75	494,431 85	505,343 29	2
11,401,296 11	4,637,237 40	3,927,669 67	19,782,601 68	11,603,083 99	3
—	—	—	74,809 33	—	4
100,000 00	951,157 98	946,389 22	610,937 25	—	5
3,359,868 04	1,052,302 24	348,676 05	3,636,767 11	2,636,127 61	6
43,029,897 36	14,433,177 82	9,895,856 52	16,983,231 55	24,559,197 98	7
5,940,775 36	3,615,354 92	1,125,443 54	5,900,726 64	4,818,658 71	8
5,071,894 75	1,931,047 01	145,731 89	5,612,327 63	3,311,676 45	9
127,221 23	56,677 10	—	11,033,973 56	2,564,078 82	10
—	1,116,367 39	—	14,262,809 25	4,229,406 84	11
286,910 31	426,215 56	86,174 39	944,115 58	590,164 35	12
2,182,330 76	423,836 03	372,870 45	1,493,672 19	1,289,508 60	13
668,251 63	383,333 03	121,796 00	529,991 18	834,096 57	14
96,417 53	124,659 50	28,287 07	108,789 41	196,908 88	15
22,465 98	41,635 78	—	64,383 46	51,323 98	16
9,206 93	—	—	—	3,636 39	17
—	—	17,140 25	11,938 21	483 34	18
68,590 20	45,441 51	22,788 01	85,795 83	50,947 65	19
1 00	25,889 62	1 00	1 00	1 00	20
21,807 74	15,572 31	14,353 66	18,339 55	42,673 85	21
\$73,590,639 10	\$29,791,770 44	\$17,427,541 44	\$82,307,412 87	\$57,514,346 17	22
\$42,582,869 91	\$23,382,716 53	\$15,498,242 60	\$61,184,928 13	\$36,693,320 75	23
21,590,899 53	3,223,317 81	—	9,772,733 48	14,744,461 32	24
—	—	—	81,855 84	155,543 40	25
377,898 50	88,965 00	16,684 00	247,394 00	182,876 50	26
—	—	—	—	—	27
126,398 16	145,218 16	11,698 32	895,458 79	280,198 16	28
1,794,707 06	159,401 29	147,663 91	527,413 11	410,690 30	29
462,329 11	249,605 87	286,629 31	1,462,191 92	585,388 14	30
81,853 98	—	64,619 34	968,738 59	—	31
44,755 19	18,238 07	3,561 90	11,719 64	29,586 88	32
2,747,000 00	1,263,500 00	928,959 56	3,496,959 29	2,223,618 79	33
4.25	4.73	5.99	4.91	4.29	34
3,781,927 66	1,261,807 71	469,482 50	3,658,020 08	2,208,661 93	35
5.86	4.73	3.02	5.13	4.26	36
\$73,590,639 10	\$29,791,770 44	\$17,427,541 44	\$82,307,412 87	\$57,514,346 17	37
34,884	13,818	10,067	35,735	18,096	38
3,506	1,361	1,158	5,131	4,508	39
3,724	1,678	1,303	4,773	2,581	40
34,666	13,501	9,922	36,093	20,023	41
4	4	41	4	41	42
\$2,509,521 09	\$1,024,414 81	\$586,041 82	\$2,739,301 84	\$2,001,890 19	43
103,310	34,983	28,588	210,946	73,625	44
48,295	20,321	17,467	75,472	27,772	45
\$19,803,221 96	\$7,678,712 86	\$6,407,046 09	\$16,460,310 00	\$14,328,399 86	46
\$16,653,935 76	\$7,134,404 84	\$5,822,834 06	\$16,440,451 19	\$10,392,273 27	47
\$1,851 00	\$1,971 00	\$1,562 00	\$1,961 00	\$2,572 00	48
4,335	2,380	1,210	5,493	4,080	49
\$12,496 00	\$8,888 00	\$9,229 00	\$9,793 00	\$9,677 00	50
1,243	1,254	300	3,552	1,839	51
\$1,987 00	\$678 00	\$1,530 00	\$686 00	\$1,022 00	52
\$3,531,618 13	\$1,473,970 47	\$803,623 00	\$3,570,895 44	\$2,612,350 83	53
—	—	—	—	—	54
\$280,033 22	\$142,079 94	\$80,823 37	\$312,612 75	\$231,209 02	55
100,971 10	54,433 89	22,989 71	89,264 69	67,873 03	56
32,263 55	9,277 68	4,783 79	44,054 71	23,710 11	57
8,651 19	960 00	2,084 18	6,910 00	3,985 00	58
1,480 50	25,281 84	—	97,017 41	18,809 58	59
143,505 57	78,274 13	42,495 32	164,111 29	163,260 04	60
8 83	11 66	9 88	10 05	9 86	61

		HOLYOKE	HOPKINTON
		PEOPLES SAVINGS BANK	HOLLISTON-HOPKINTON SAVINGS BANK
Assets			
1	Cash, checks and items	\$182,672 99	\$35,302 55
2	Due from banks	354,084 39	52,802 90
3	U. S. Government obligations, direct and fully guaranteed	13,971,175 70	1,361,735 01
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	145,687 50	51,000 00
6	Bank and fire insurance company stocks, etc.	2,084,581 68	341,519 50
7	Real estate loans (conventional)	21,199,675 69	3,979,817 53
8	G.I. loans (in-state)	5,602,361 44	90,032 00
9	F.H.A. loans (in-state)	6,341,940 95	—
10	G.I. loans (out-of-state)	2,808,208 67	—
11	F.H.A. loans (out-of-state)	5,455,698 26	340,433 08
12	Personal loans	925,579 38	—
13	Other loans	1,295,045 59	149,742 03
14	Banking premises	300,009 75	39,169 89
15	Furniture and fixtures	109,207 38	17,103 41
16	Other real estate owned, etc.	109,496 21	—
17	Taxes and insurance paid on mortgaged properties	3,069 58	—
18	Mortgage acquisition costs	2,113 75	—
19	Mutual Savings Central Fund, Inc.	59,087 66	6,056 22
20	Deposit Insurance Fund	1 00	2 00
21	All other assets	25,498 12	—
22	Total	\$60,975,195 69	\$6,464,716 12
Liabilities			
23	Ordinary deposits	\$37,216,637 53	\$4,241,280 27
24	Special Notice Account deposits	16,177,780 30	1,509,429 21
25	Systematic Savings Account deposits	124,746 35	—
26	Club deposits	317,652 75	24,255 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	427,219 60	5,036 03
30	Due to mortgagors	436,205 40	78,335 21
31	Mortgagors' payments not applied	1,064,475 76	50,440 73
32	Net interim income	—	—
33	All other liabilities	51,643 56	187 80
34	Guaranty Fund	2,342,000 00	242,848 17
35	Percentage to total deposits	4.35	4.21
36	Other surplus accounts	2,816,834 44	312,903 70
37	Percentage to total deposits	5.23	5.42
38	Total	\$60,975,195 69	\$6,464,716 12
General Information			
39	Number of deposit accounts October 31, 1964	18,160	3,953
40	Number of deposit accounts opened during period	2,319	565
41	Number of deposit accounts closed during period	2,022	503
42	Number of accounts October 31, 1965	18,457	4,015
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4
44	Amount of all dividends paid during period	\$2,154,173 51	\$209,129 58
45	Number of deposits made during period	42,984	9,201
46	Number of withdrawals made during period	17,634	4,981
47	Amount deposited during period	\$11,998,497 81	\$2,928,689 02
48	Amount withdrawn during period	\$10,209,864 90	\$2,608,027 08
49	Average amount in each account	\$2,894 00	\$1,432 00
50	Number of real estate loans October 31	3,840	534
51	Average real estate loan	\$10,783 00	\$8,259 00
52	Number of other loans October 31	2,425	131
53	Average other loan	\$916 00	\$1,143 00
54	*Gross income received during period	\$2,782,608 40	\$297,462 19
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$177,702 90	\$28,229 93
56	*Bank building occupancy	29,668 05	5,315 36
57	Advertising	24,882 99	1,964 10
58	Contributions, etc.	5,425 00	90 00
59	State tax	27,048 78	—
60	Miscellaneous	111,352 64	21,291 37
61	Total of above costs per \$1,000 of deposits	7 03	9 89

*Includes 3% of amount invested in banking premises.

HUDSON		IPSWICH		LAWRENCE		
HUDSON SAVINGS BANK		IPSWICH SAVINGS BANK		BROADWAY SAVINGS BANK	COMMUNITY SAVINGS BANK	ESSEX SAVINGS BANK
\$120,862 54	\$57,203 80	\$119,191 32	\$321,199 27	\$762,812 21		
421,981 31	262,915 14	268,338 70	255,509 11	347,081 18		
4,203,907 43	2,779,511 90	6,324,400 26	3,831,673 12	13,814,223 49		
112,837 05	24,500 00	—	—	—		
501,099 05	732,029 36	—	—	775,286 72		
819,559 29	1,076,622 57	330,992 10	379,357 45	3,832,032 47		
9,520,423 49	11,006,687 65	7,947,887 91	10,859,611 22	40,641,392 13		
1,925,717 02	772,316 96	5,806,322 85	2,521,584 70	7,639,382 43		
1,175,434 39	100,000 00	6,257,918 67	2,068,989 96	1,048,915 35		
97,219 85	40,373 73	—	—	8,329,037 08		
780,273 04	60,285 68	—	—	8,824,850 27		
38,824 19	4,468 00	30,095 17	60,508 70	304,352 24		
279,522 21	189,958 86	405,902 67	541,960 96	1,956,969 64		
99,616 76	110,089 56	163,658 68	94,231 09	621,692 42		
61,186 07	38,291 76	26,355 64	34,533 54	224,139 24		
1,602 67	5,047 54	17,145 60	—	488,028 75		
8,607 30	50 27	—	—	7,025 00		
230 00	620 02	—	—	—		
23,816 69	12,881 80	47,299 29	15,194 10	116,756 17		
6,133 31	1 00	1 00	1 00	1 00		
11,087 26	1,051 41	3,467 64	30,231 85	87,432 13		
\$20,209,940 92	\$17,274,907 01	\$27,748,977 50	\$21,014,586 07	\$89,821,409 92		
\$14,095,136 63	\$15,218,004 57	\$22,125,409 32	\$12,876,728 95	\$54,378,196 99		
3,645,312 06	—	2,545,832 20	5,625,294 17	24,560,559 58		
—	—	—	—	—		
75,943 00	152 00	15,494 50	200,286 25	419,683 00		
—	—	—	—	—		
32,024 83	17,279 91	15,555 15	37,477 85	531,786 57		
421,394 15	375,345 51	124,838 56	121,037 84	1,463,735 13		
57,989 95	140,916 89	204,009 30	125,446 33	208,930 58		
215,083 91	—	—	22,332 20	179,219 67		
7,761 13	15,248 91	10,028 26	21,945 62	174,173 25		
925,500 00	831,500 00	1,436,500 00	1,050,000 00	4,702,000 00		
5.19	5.46	5.82	5.61	5.93		
733,795 26	676,459 22	1,271,310 21	934,036 86	3,203,125 15		
4.12	4.45	5.15	4.99	4.04		
\$20,209,940 92	\$17,274,907 01	\$27,748,977 50	\$21,014,586 07	\$89,821,409 92		
9,549	8,160	9,969	10,916	31,503		
967	652	952	1,293	3,530		
972	579	2,177	1,556	3,775		
9,544	8,233	8,744	10,653	31,258		
4	4 1/4	4 1/4	4	4		
\$672,785 75	\$604,101 66	\$988,360 99	\$714,195 33	\$3,117,096 32		
19,354	22,731	15,726	29,289	76,104		
11,842	11,373	9,501	13,354	39,581		
\$4,503,631 78	\$3,861,303 12	\$5,683,664 37	\$4,830,367 86	\$19,260,843 87		
\$3,993,195 52	\$3,516,796 33	\$5,425,679 99	\$4,401,414 04	\$17,435,949 35		
\$1,850 00	\$1,848 00	\$2,822 00	\$1,737 00	\$2,525 00		
1,316	1,277	2,238	1,859	5,605		
\$10,258 00	\$9,381 00	\$8,942 00	\$8,311 00	\$11,861 00		
226	176	356	479	1,186		
\$1,409 00	\$1,105 00	\$1,225 00	\$1,257 00	\$1,906 00		
\$940,176 79	\$843,867 65	\$1,316,937 64	\$1,030,159 44	\$4,283,203 13		
\$98,611 43	\$65,540 76	\$95,133 45	\$100,792 55	\$330,543 74		
39,852 25	17,917 10	26,890 34	22,353 98	109,890 05		
12,437 70	7,979 10	11,405 11	10,579 01	38,266 00		
925 00	13 00	3,350 00	4,644 85	16,702 32		
2,014 98	127 34	—	—	96,464 32		
52,749 58	38,990 67	47,507 67	44,631 88	185,928 62		
11 64	8 58	7 48	9 89	9 85		

		LAWRENCE	LEE
		LAWRENCE SAVINGS BANK	LEE SAVINGS BANK
Assets			
1	Cash, checks and items	\$732,518 26	\$171,718 70
2	Due from banks	1,260,930 91	136,194 49
3	U. S. Government obligations, direct and fully guaranteed	13,784,513 43	3,443,949 52
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	10,681 25	1,071,530 50
6	Bank and fire insurance company stocks, etc.	3,078,068 89	811,037 58
7	Real estate loans (conventional)	29,385,426 75	12,740,604 81
8	G.I. loans (in-state)	8,173,514 73	2,238,969 58
9	F.H.A. loans (in-state)	3,537,033 51	887,778 43
10	G.I. loans (out-of-state)	5,532,921 64	525,206 69
11	F.H.A. loans (out-of-state)	7,556,660 12	475,386 97
12	Personal loans	31,799 63	447,817 42
13	Other loans	803,227 03	971,952 68
14	Banking premises	278,041 74	168,809 06
15	Furniture and fixtures	38,700 62	46,527 08
16	Other real estate owned, etc.	81,229 58	8,666 17
17	Taxes and insurance paid on mortgaged properties	2,921 95	—
18	Mortgage acquisition costs	106,461 41	—
19	Mutual Savings Central Fund, Inc.	79,325 23	25,814 31
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	152,497 61	17,082 63
22	Total	\$74,626,475 29	\$24,189,047 62
Liabilities			
23	Ordinary deposits	\$54,554,216 40	\$13,694,432 93
24	Special Notice Account deposits	11,320,202 44	7,121,221 66
25	Systematic Savings Account deposits	—	—
26	Club deposits	355,396 00	87,620 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	254,090 33	78,425 78
30	Due to mortgagors	521,116 56	426,541 48
31	Mortgagors' payments not applied	896,128 93	341,639 92
32	Net interim income	12,149 61	371,230 04
33	All other liabilities	60,780 88	6,341 34
34	Guaranty Fund	2,685,803 00	967,000 00
35	Percentage to total deposits	4.06	4.63
36	Other surplus accounts	3,966,591 14	1,094,594 47
37	Percentage to total deposits	5.99	5.24
38	Total	\$74,626,475 29	\$24,189,047 62
General Information			
39	Number of deposit accounts October 31, 1964	25,472	9,327
40	Number of deposit accounts opened during period	3,003	1,010
41	Number of deposit accounts closed during period	3,153	876
42	Number of accounts October 31, 1965	25,322	9,461
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,675,425 51	\$805,877 62
45	Number of deposits made during period	60,206	19,743
46	Number of withdrawals made during period	28,300	19,743
47	Amount deposited during period	\$16,732,079 36	\$4,661,308 29
48	Amount withdrawn during period	\$15,365,759 89	\$4,411,290 09
49	Average amount in each account	\$2,601 00	\$2,200 00
50	Number of real estate loans October 31	4,937	1,706
51	Average real estate loan	\$10,975 00	\$9,887 00
52	Number of other loans October 31	562	612
53	Average other loan	\$1,486 00	\$2,320 00
54	*Gross income received during period	\$3,484,238 23	\$1,143,038 81
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$225,531 19	\$111,431 29
56	*Bank building occupancy	50,355 52	27,412 36
57	Advertising	31,442 22	14,869 63
58	Contributions, etc.	15,535 32	867 98
59	State tax	50,057 78	3,796 57
60	Miscellaneous	117,776 62	53,975 98
61	Total of above costs per \$1,000 of deposits	7 42	10 20

*Includes 3% of amount invested in banking premises.

LEICESTER	LENOX	LEOMINSTER	LEXINGTON	LOWELL	
LEICESTER SAVINGS BANK	LENOX SAVINGS BANK	LEOMINSTER SAVINGS BANK	LEXINGTON SAVINGS BANK	THE CENTRAL SAVINGS BANK	
\$14,557 38	\$35,060 79	\$181,908 86	\$39,348 90	\$78,524 73	1
42,979 26	72,824 70	213,631 79	851,918 61	645,179 15	2
902,044 21	3,035,989 52	9,167,003 19	5,800,016 19	13,826,404 08	3
207,531 12	13,767 51			49,839 11	4
630,505 03	77,986 96	1,009,474 46	676,494 87	150,606 40	5
103,771 14	719,088 68	928,706 32	782,139 99	3,511,048 42	6
2,548,024 25	6,815,269 04	18,304,125 01	17,556,375 90	32,596,571 34	7
1,503,767 15	207,641 17	1,180,087 76	832,765 13	6,576,279 70	8
862,885 77	34,015 20		494,799 88	3,536,217 12	9
			128,281 27	4,701,365 60	10
105,101 59	356,911 15		640,657 69	3,421,764 39	11
	65,189 59			145,697 30	12
44,711 20	567,989 93	474,099 43	388,123 18	1,255,410 99	13
9,132 50	102,659 19	352,495 52	200,917 34	496,833 59	14
3,146 88	18,383 32	46,816 22	20,005 76	52,194 92	15
	11,064 96	51,855 11	31,243 00	80,611 07	16
468 10	655 20				17
			27,231 46		18
9,744 02	12,685 90	23,653 64	14,845 45	40,022 91	19
1 00	1 00	1 00	1 00	1 00	20
1,268 53	5,741 66	5,152 00	51,087 62	1,815 86	21
\$6,989,639 13	\$12,152,925 47	\$31,939,010 31	\$28,536,253 24	\$71,166,387 68	22
\$4,837,039 94	\$6,136,425 80	\$28,515,204 63	\$25,002,815 83	\$48,974,604 02	23
1,382,647 61	4,558,190 44			13,445,389 57	24
					25
210 00	40,659 75	110,102 75	1,857 00	141,770 00	26
					27
	16,385 36		13,958 52	174,773 42	28
21,980 86	305,087 51	306,165 16	841,334 30	875,631 22	29
28,182 37	44,776 52	98,538 23	881,302 87	593,061 45	30
92,329 55	153,141 11	48,566 99	92,802 83	134,988 90	31
2,966 28	1,150 99	15,538 46	5,734 53	2,326 28	32
366,850 00	464,742 27	1,536,000 00	825,986 03	2,265,000 00	33
5.90	4.33	5.37	3.30	3.62	34
257,432 52	432,365 72	1,308,894 09	870,461 33	4,558,842 82	35
4.14	4.03	4.57	3.48	7.29	36
\$6,989,639 13	\$12,152,925 47	\$31,939,010 31	\$28,536,253 24	\$71,166,387 68	37
3,348	3,442	17,667	11,840	24,599	38
291	455	1,823	1,506	1,804	39
289	364	1,860	1,259	1,891	40
3,350	3,533	17,630	12,087	24,512	41
4 1/2	4	4 1/4	4 1/4	4 3/8	42
\$242,247 45	\$413,538 12	\$1,136,933 87	\$963,378 22	\$2,594,091 72	43
6,075	7,148	50,640	35,220	52,637	44
3,618	3,888	26,027	17,108	24,013	45
\$1,355,087 63	\$2,444,919 01	\$8,226,221 40	\$9,435,789 85	\$12,117,442 79	46
\$1,136,516 06	\$1,856,832 83	\$7,752,714 80	\$7,583,158 32	\$10,400,365 42	47
\$1,857 00	\$3,027 00	\$1,617 00	\$2,067 00	\$2,543 00	48
831	694	2,209	1,337	5,047	49
\$6,041 00	\$10,683 00	\$8,820 00	\$14,699 00	\$10,071 00	50
31	337	475	212	1,095	51
\$1,442 00	\$1,879 00	\$998 00	\$1,831 00	\$1,279 00	52
\$318,724 20	\$544,952 57	\$1,487,803 93	\$1,249,403 16	\$3,407,695 98	53
					54
\$31,354 39	\$44,828 80	\$110,438 83	\$76,674 03	\$179,979 37	55
3,846 54	12,248 65	35,917 88	12,763 86	57,536 80	56
4,813 34	3,955 37	10,087 85	5,419 61	10,416 78	57
50 00	500 00	4,367 14	800 00	7,999 35	58
17 16	1,314 01		2,552 69	14,155 23	59
16,453 00	28,341 64	52,343 32	37,629 18	79,027 76	60
9 09	8 53	7 47	5 43	5 59	61

		LOWELL	
		THE LOWELL FIVE CENT SAVINGS BANK	LOWELL INSTITUTION FOR SAVINGS
Assets			
1	Cash, checks and items	\$511,328 14	\$440,369 84
2	Due from banks	2,017,586 48	264,431 73
3	U. S. Government obligations, direct and fully guaranteed	9,826,236 51	6,974,349 72
4	State, county and municipal obligations		15,000 00
5	Other bonds, notes and debentures	1,632,655 32	
6	Bank and fire insurance company stocks, etc.	1,332,247 90	486,824 73
7	Real estate loans (conventional)	32,703,715 39	9,492,399 71
8	G.I. loans (in-state)	9,918,798 49	6,584,038 51
9	F.H.A. loans (in-state)	3,633,968 62	3,165,458 00
10	G.I. loans (out-of-state)	932,914 30	2,261,397 02
11	F.H.A. loans (out-of-state)	1,445,553 69	3,020,887 25
12	Personal loans	431,953 33	1,604,577 21
13	Other loans	1,382,947 64	1,161,330 22
14	Banking premises	269,765 21	170,840 51
15	Furniture and fixtures	145,875 37	91,965 22
16	Other real estate owned, etc.	202,631 52	21,150 22
17	Taxes and insurance paid on mortgaged properties	—	6,896 41
18	Mortgage acquisition costs	45,146 23	2,352 26
19	Mutual Savings Central Fund, Inc.	118,008 54	38,885 70
20	Deposit Insurance Fund	27,834 54	27,956 01
21	All other assets	45,291 94	6,344 72
22	Total	\$66,624,459 16	\$35,837,454 99
Liabilities			
23	Ordinary deposits	\$53,564,863 29	\$26,669,009 86
24	Special Notice Account deposits	6,085,148 78	6,361,544 89
25	Systematic Savings Account deposits	55,115 50	
26	Club deposits	147,631 00	324 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	362,669 67
29	Unearned discount	122,241 50	147,861 56
30	Due to mortgagors	1,340,265 03	110,468 67
31	Mortgagors' payments not applied	579,076 16	—
32	Net interim income	—	7,736 47
33	All other liabilities	33,515 65	1,054,528 61
34	Guaranty Fund	2,858,200 00	3.19
35	Percentage to total deposits	4.78	1,123,311 26
36	Other surplus accounts	1,838,402 25	3.40
37	Percentage to total deposits	3.07	
38	Total	\$66,624,459 16	\$35,837,454 99
General Information			
39	Number of deposit accounts October 31, 1964	41,282	21,468
40	Number of deposit accounts opened during period	4,035	2,843
41	Number of deposit accounts closed during period	4,199	2,714
42	Number of accounts October 31, 1965	41,118	21,597
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4
44	Amount of all dividends paid during period	\$2,336,075 68	\$1,255,672 31
45	Number of deposits made during period	95,136	56,180
46	Number of withdrawals made during period	51,466	28,997
47	Amount deposited during period	\$17,460,032 53	\$9,083,464 68
48	Amount withdrawn during period	\$14,312,640 92	\$8,331,254 74
49	Average amount in each account	\$1,448 00	\$1,529 00
50	Number of real estate loans October 31	5,647	2,874
51	Average real estate loan	\$8,612 00	\$8,533 00
52	Number of other loans October 31	1,985	3,581
53	Average other loan	\$914 00	\$772 00
54	*Gross income received during period	\$3,117,955 42	\$1,808,296 23
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$295,457 53	\$197,582 38
56	*Bank building occupancy	90,000 65	42,024 06
57	Advertising	41,466 11	20,330 58
58	Contributions, etc.	8,824 28	3,292 93
59	State tax	27 25	27,261 76
60	Miscellaneous	191,350 44	76,545 94
61	Total of above costs per \$1,000 of deposits	10 50	11 12

*Includes 3% of amount invested in banking premises.

LOWELL	LUDLOW	LYNN		MALDEN	
WASHINGTON SAVINGS BANK	LUDLOW SAVINGS BANK	LYNN FIVE CENTS SAVINGS BANK	LYNN INSTITUTION FOR SAVINGS	MALDEN SAVINGS BANK	
\$137,556 24	\$423,477 09	\$379,197 09	\$712,990 48	\$824,942 98	1
118,543 72	558,200 38	487,918 07	878,407 21	939,913 55	2
3,582,113 84	4,438,905 50	15,724,823 88	22,707,880 46	12,627,112 13	3
	119,124 17	—	—	1,598,130 96	4
541,492 84	770,838 70	3,905,084 40	4,251,431 00	7,266,065 59	5
626,017 31	2,965,231 49	5,333,430 59	6,528,646 42	5,841,219 74	6
10,074,927 49	18,389,120 21	39,604,866 86	26,992,917 12	42,567,008 59	7
226,769 21	3,640,694 41	17,536,259 43	18,028,960 67	9,972,179 34	8
185,442 26	1,286,579 48	8,453,017 30	19,212,431 77	4,190,161 42	9
—	1,531,961 59	5,000,700 08	7,667,797 47	2,047,220 10	10
—	3,926,440 80	2,743,671 88	6,685,464 47	6,150,952 49	11
6,700 55	420,045 03	295,300 92	348,734 74	—	12
382,713 36	1,249,184 62	1,131,471 80	1,016,650 41	604,450 73	13
105,214 89	183,981 77	682,279 54	137,314 00	337,993 98	14
9,643 32	115,637 21	126,124 80	84,551 85	238,939 06	15
12,667 40	86,251 59	136,498 48	278,939 23	123,421 62	16
—	3,104 69	250 00	—	—	17
—	—	226,039 03	230,475 74	113,394 31	18
12,524 35	33,658 04	107,662 94	139,992 05	126,318 91	19
1 00	1 00	1 00	1 00	1 00	20
18,548 60	80,014 19	269,955 96	19,788 75	70,421 06	21
\$16,040,876 38	\$40,222,451 96	\$102,144,554 05	\$115,923,374 84	\$95,639,847 56	22
\$11,533,668 71	\$27,694,892 87	\$90,646,647 67	\$81,183,166 59	\$84,148,881 08	23
2,715,494 87	7,589,427 48	—	21,177,460 28	—	24
—	—	—	—	—	25
—	145,839 00	389,792 50	528,771 00	927,132 00	26
—	—	—	—	—	27
—	—	—	—	—	28
—	265,600 50	133,074 64	248,893 05	195,332 25	29
146,869 13	294,949 58	567,717 38	1,145,403 80	632,076 77	30
143,080 16	209,947 36	607,806 52	526,556 72	12,502 97	31
150,561 32	133,384 14	1,367,118 84	—	114,651 65	32
1,561 00	4,646 13	20,578 76	72,897 55	53,024 76	33
644,200 00	1,755,000 00	4,172,000 00	5,893,938 00	5,396,900 00	34
4.52	4.95	4.58	5.73	6.34	35
705,441 19	2,128,764 90	4,239,817 74	5,146,287 85	4,159,346 08	36
4.95	6.01	4.66	5.00	4.89	37
\$16,040,876 38	\$40,222,451 96	\$102,144,554 05	\$115,923,374 84	\$95,639,847 56	38
5,534	16,717	41,251	44,220	41,491	39
706	2,098	2,696	4,979	4,637	40
671	1,564	3,237	4,286	4,624	41
5,569	17,251	40,710	44,913	41,504	42
4 1/4	4	4 1/4	4 1/4	4.05	43
\$562,946 87	\$1,328,174 96	\$3,596,395 29	\$4,015,893 82	\$3,254,195 18	44
10,488	48,672	110,435	143,752	123,964	45
5,582	25,137	63,639	89,409	75,314	46
\$4,312,725 30	\$10,167,859 65	\$19,459,820 07	\$29,490,032 50	\$23,014,970 85	47
\$3,614,945 01	\$8,478,007 87	\$18,010,282 62	\$25,314,636 58	\$22,464,178 75	48
\$2,559 00	\$2,035 00	\$2,227 00	\$2,279 00	\$2,022 00	49
1,590	3,476	6,418	7,463	5,929	50
\$6,595 00	\$8,278 00	\$11,427 00	\$10,530 00	\$10,951 00	51
344	1,550	4,210	1,213	639	52
\$1,132 00	\$1,076 00	\$3,480 00	\$1,125 00	\$946 00	53
\$785,898 28	\$1,890,605 36	\$4,770,420 63	\$5,242,699 74	\$4,322,809 66	54
\$68,591 26	\$177,320 05	\$339,759 49	\$350,852 79	\$513,936 36	55
16,029 92	30,233 58	119,959 44	91,669 83	106,362 32	56
2,480 85	19,668 82	33,166 07	63,852 59	34,731 93	57
1,751 77	6,299 64	18,867 71	21,255 13	13,560 51	58
—	23,772 61	34,335 91	51,465 35	36,378 07	59
24,627 37	93,046 75	140,586 41	212,790 32	246,834 39	60
7 96	9 93	7 58	7 74	11 30	61

		MARBLE- HEAD	MARL- BOROUGH
		MARBLEHEAD SAVINGS BANK	MARL- BOROUGH SAVINGS BANK
	Assets		
1	Cash, checks and items	\$136,168 89	\$133,024 25
2	Due from banks	67,332 03	403,538 53
3	U. S. Government obligations, direct and fully guaranteed	4,771,680 14	5,155,841 86
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	450,482 51	350,684 72
6	Bank and fire insurance company stocks, etc.	802,019 81	923,739 24
7	Real estate loans (conventional)	9,973,117 91	12,864,582 51
8	G.I. loans (in-state)	1,431,866 27	3,024,730 57
9	F.H.A. loans (in-state)	—	2,432,482 66
10	G.I. loans (out-of-state)	748,861 20	544,868 55
11	F.H.A. loans (out-of-state)	1,407,766 08	697,007 10
12	Personal loans	8,613 00	—
13	Other loans	296,368 28	472,252 61
14	Banking premises	111,346 82	29,986 85
15	Furniture and fixtures	31,034 29	28,718 90
16	Other real estate owned, etc.	28,259 77	146,641 20
17	Taxes and insurance paid on mortgaged properties	—	2,812 12
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	17,348 17	33,900 16
20	Deposit Insurance Fund	1 00	6,244 41
21	All other assets	16,944 44	3,388 10
22	Total	\$20,299,210 61	\$27,254,444 34
	Liabilities		
23	Ordinary deposits	\$15,663,011 85	\$17,157,226 10
24	Special Notice Account deposits	2,454,484 19	7,377,103 00
25	Systematic Savings Account deposits	—	—
26	Club deposits	109,048 00	35,494 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	49,411 80	29,718 59
30	Due to mortgagors	184,623 92	169,424 67
31	Mortgagors' payments not applied	19,541 63	175,205 42
32	Net interim income	—	45,149 19
33	All other liabilities	17,656 09	13,889 20
34	Guaranty Fund	734,191 89	1,353,564 25
35	Percentage to total deposits	4.03	5.50
36	Other surplus accounts	1,067,241 24	897,669 42
37	Percentage to total deposits	5.86	3.65
38	Total	\$20,299,210 61	\$27,254,444 34
	General Information		
39	Number of deposit accounts October 31, 1964	10,122	10,947
40	Number of deposit accounts opened during period	1,075	1,489
41	Number of deposit accounts closed during period	1,013	1,190
42	Number of accounts October 31, 1965	10,184	11,246
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	676,057 06	957,002 68
45	Number of deposits made during period	27,190	26,529
46	Number of withdrawals made during period	16,694	16,198
47	Amount deposited during period	\$6,620,407 62	\$7,364,583 31
48	Amount withdrawn during period	\$5,935,322 61	\$6,264,423 11
49	Average amount in each account	\$1,779 00	\$2,182 00
50	Number of real estate loans October 31	1,167	1,583
51	Average real estate loan	\$11,621 00	\$12,358 00
52	Number of other loans October 31	194	323
53	Average other loan	\$1,572 00	\$1,462 00
54	*Gross income received during period	\$941,054 28	\$1,280,840 99
	Classification of Expenses, Cost per \$1,000 of Deposits		
55	Salaries, fees, bonuses, etc.	\$53,213 42	\$122,717 10
56	*Bank building occupancy	17,201 72	13,523 68
57	Advertising	3,516 98	15,391 45
58	Contributions, etc.	230 00	3,034 21
59	State tax	7,936 16	1,673 24
60	Miscellaneous	27,709 41	41,851 06
61	Total of above costs per \$1,000 of deposits	6 06	8 08

*Includes 3% of amount invested in banking premises.

MAYNARD	MEDFORD	MEDWAY	MELROSE	MERRIMAC	
ASSABET INSTITUTION FOR SAVINGS	MEDFORD SAVINGS BANK	MEDWAY SAVINGS BANK	MELROSE SAVINGS BANK	MERRIMAC SAVINGS BANK	
\$94,314 34	\$172,561 42	\$64,695 82	\$182,714 82	\$15,224 10	1
179,752 93	206,778 23	127,860 50	505,787 04	66,788 20	2
3,289,855 37	9,743,128 90	946,310 67	13,374,363 47	354,200 49	3
		99,341 92		10,840 61	4
219,422 30	640,598 20	777,713 03	2,578,612 72	445,923 40	5
343,764 30	239,363 90	354,321 96	2,246,770 24	137,698 81	6
9,279,519 18	25,536,743 26	3,694,107 60	31,431,086 38	1,262,385 90	7
877,532 44	2,575,820 13	545,356 50	2,426,085 84	185,109 10	8
572,905 75	1,595,290 61				9
91,023 05	56,732 02				10
161,085 98	728,191 08				11
174,600 96		50,810 05		1,025 34	12
516,033 91	603,886 42	137,182 61	817,915 08	21,983 06	13
27,339 39	31,451 38	47,805 20	169,514 97	9,559 57	14
11,199 94	50,077 07	14,663 09	27,243 46	2,260 57	15
				5,186 62	16
830 24		24 09			17
	83,456 35		5,165 64		18
11,123 19	52,420 19	5,485 80	53,086 60	4,005 82	19
1 00	1 00	1 00	1 00	800 00	20
28,449 67	84,191 60	340 32	101,772 15	531 62	21
\$15,878,753 94	\$42,400,691 76	\$6,866,020 16	\$53,920,119 41	\$2,523,523 21	22
\$11,730,116 33	\$38,339,865 55	\$6,017,976 63	\$48,111,058 39	\$2,181,429 49	23
2,416,022 02					24
					25
6,298 00	245,173 50	55,931 00	102,341 50	16,775 00	26
					27
					28
66,467 15	19,154 45	3,844 07	6,195 21	83 84	29
273,759 21	224,176 50	70,361 69	601,854 98	6,433 30	30
54,413 36	496,030 40	95,763 60	35,147 59	34,421 60	31
201,258 99	61,379 40		96,413 34	4,098 79	32
3,490 04	26,796 69	6,145 50	11,099 11	821 92	33
476,000 00	1,873,400 00	235,600 00	2,234,091 13	150,892 00	34
3.36	4.86	3.88	4.63	6.86	35
650,928 84	1,114,715 27	380,397 67	2,721,918 16	128,567 27	36
4.60	2.89	6.26	5.65	5.85	37
\$15,878,753 94	\$42,400,691 76	\$6,866,020 16	\$53,920,119 41	\$2,523,523 21	38
7,954	20,513	4,555	19,651	2,600	39
945	2,483	476	1,967	230	40
970	2,164	428	1,830	182	41
7,929	20,832	4,603	19,788	2,648	42
4	4 1/4	4	4 1/4	4	43
\$501,796 79	\$1,458,225 42	\$226,961 66	\$1,905,874 38	\$82,122 25	44
23,272	61,085	10,313	52,447	4,704	45
13,334	34,201	9,719	31,345	3,688	46
\$4,936,844 49	\$12,456,056 51	\$1,561,865 23	\$12,946,357 38	\$651,501 61	47
\$3,788,832 67	\$10,787,675 43	\$1,583,591 96	\$11,686,073 36	\$704,534 86	48
\$1,784 00	\$1,840 00	\$1,296 00	\$2,431 00	\$824 00	49
1.195	3.007	690	2,630	312	50
\$9,190 00	\$10,141 00	\$6,144 00	\$12,873 00	\$4,639 00	51
628	448	236	377	39	52
\$1,100 00	\$1,348 00	\$797 00	\$2,170 00	\$590 00	53
\$728,160 04	\$1,954,571 33	\$326,320 77	\$2,562,983 28	\$119,221 86	54
\$63,562 98	\$151,744 87	\$36,303 62	\$182,412 37	\$13,570 61	55
7,486 28	26,786 77	6,469 65	28,561 65	4,660 50	56
6,636 98	13,263 38	2,424 77	9,943 27	409 95	57
2,855 54	1,150 00		5,298 66	75 40	58
		1,956 07		1,660 69	59
29,542 46	90,354 78	23,303 51	60,802 81	7,902 88	60
7 78	7 39	11 71	5 96	12 96	61

		MIDDLE-BOROUGH	MILFORD
		MIDDLE-BOROUGH SAVINGS BANK	MILFORD SAVINGS BANK
Assets			
1	Cash, checks and items	\$55,730 35	\$127,880 87
2	Due from banks	122,538 51	223,467 78
3	U. S. Government obligations, direct and fully guaranteed	2,384,640 15	8,567,890 44
4	State, county and municipal obligations	—	55,150 46
5	Other bonds, notes and debentures	348,837 48	1,824,079 64
6	Bank and fire insurance company stocks, etc.	155,112 98	951,609 13
7	Real estate loans (conventional)	3,791,089 04	12,523,911 83
8	G.I. loans (in-state)	168,773 80	1,934,630 77
9	F.H.A. loans (in-state)	—	860,490 88
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	688,528 64	—
12	Personal loans	1,753 78	97,376 89
13	Other loans	68,626 00	516,715 71
14	Banking premises	65,305 68	255,370 76
15	Furniture and fixtures	4,135 23	38,277 45
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	1,211 00	775 44
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	13,547 58	31,733 90
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	1,469 29	4,443 67
22	Total	\$7,871,300 51	\$28,013,806 62
Liabilities			
23	Ordinary deposits	\$6,054,132 80	\$20,341,293 70
24	Special Notice Account deposits	1,129,697 19	4,630,774 80
25	Systematic Savings Account deposits	2,125 35	—
26	Club deposits	15,345 50	—
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	50,243 46
29	Unearned discount	19,692 61	602,577 06
30	Due to mortgagors	53,301 26	116,898 98
31	Mortgagors' payments not applied	22,857 51	44,410 47
32	Net interim income	—	7,690 16
33	All other liabilities	12,995 37	1,446,250 00
34	Guaranty Fund	378,700 00	—
35	Percentage to total deposits	5.26	5.79
36	Other surplus accounts	182,452 92	773,667 99
37	Percentage to total deposits	2.53	3.10
38	Total	\$7,871,300 51	\$28,013,806 62
General Information			
39	Number of deposit accounts October 31, 1964	5,675	11,339
40	Number of deposit accounts opened during period	363	1,400
41	Number of deposit accounts closed during period	386	1,176
42	Number of accounts October 31, 1965	5,652	11,563
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$270,765 53	\$945,107 56
45	Number of deposits made during period	10,250	28,380
46	Number of withdrawals made during period	6,157	13,657
47	Amount deposited during period	\$1,564,464 56	\$6,399,311 63
48	Amount withdrawn during period	\$1,252,085 63	\$5,250,804 14
49	Average amount in each account	\$1,271 00	\$2,144 00
50	Number of real estate loans October 31	762	1,759
51	Average real estate loan	\$6,100 00	\$8,709 00
52	Number of other loans October 31	90	543
53	Average other loan	\$782 00	\$1,131 00
54	*Gross income received during period	\$351,743 21	\$1,199,628 71
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$30,305 00	\$71,635 53
56	*Bank building occupancy	6,587 62	24,864 20
57	Advertising	1,841 94	6,543 80
58	Contributions, etc.	572 66	1,195 00
59	State tax	2,819 53	3,960 72
60	Miscellaneous	11,184 09	40,473 20
61	Total of above costs per \$1,000 of deposits	7 43	5 95

*Includes 3% of amount invested in banking premises.

MILLBURY	MILTON	MONSON	MONTAGUE	NANTUCKET	
MILLBURY SAVINGS BANK	MILTON SAVINGS BANK	MONSON SAVINGS BANK	CROCKER INSTITUTION FOR SAVINGS	NANTUCKET INSTITUTION FOR SAVINGS	
\$73,398 42	\$287,950 20	\$39,165 67	\$74,381 63	\$8,533 30	1
148,034 66	510,822 50	102,566 81	154,116 71	122,608 83	2
1,690,490 71	5,824,464 86	2,864,610 91	4,159,255 11	2,270,208 91	3
940,493 67	477,598 74	51,000 00	170,229 09	16,500 00	5
568,660 78	1,431,247 71	713,491 55	364,136 51	136,452 46	6
6,206,952 36	24,849,858 53	6,640,675 75	3,964,593 96	5,025,893 45	7
536,256 02	2,750,967 92	37,336 84	335,969 99	256,972 83	8
15,479 88	1,797,094 48	—	—	—	9
—	—	—	782,577 70	100,940 97	10
—	—	—	1,301,968 99	1,283,851 87	11
28,912 27	93,904 59	—	36,497 80	81,869 90	12
143,217 22	1,101,291 15	299,043 98	184,205 04	184,073 60	13
10,796 59	249,117 66	30,895 18	21,235 45	10,523 00	14
21,031 67	122,863 67	1,813 14	14,533 38	16,308 59	15
—	18,910 50	—	60,866 63	—	16
20,510 74	—	51 45	213 00	53 55	17
—	2,046 35	—	—	—	18
10,436 74	21,190 48	18,923 37	17,862 08	11,003 51	19
7,112 29	11,710 27	1,625 16	10,000 00	1 00	20
12,839 85	8,536 65	1,021 97	4,189 13	10,757 42	21
\$10,434,623 87	\$39,559,576 26	\$10,802,221 78	\$11,656,832 29	\$9,536,553 19	22
\$7,948,321 40	\$28,381,948 58	\$6,359,296 42	\$10,411,668 46	\$7,438,654 84	23
913,116 16	7,431,324 62	3,097,500 35	—	1,005,608 18	24
—	—	—	—	—	25
233,934 25	129,566 00	35,153 50	33,268 00	71,095 75	26
—	—	—	—	—	27
3,861 03	2,592 81	—	55,446 70	47,738 87	28
170,843 09	1,047,580 49	61,299 37	93,362 44	124,792 24	29
20,549 31	188,522 06	49,464 80	43,720 43	12,535 91	30
136,418 57	—	36,241 85	—	125,988 01	31
5,401 00	97,922 63	531 97	4,327 00	17,902 17	32
512,806 83	939,060 00	660,204 87	722,887 67	334,688 41	33
5.64	2.61	6.96	6.92	3.93	34
489,372 23	1,341,119 07	502,528 65	292,151 50	357,548 81	35
5.38	3.73	5.29	2.79	4.19	36
\$10,434,623 87	\$39,559,576 26	\$10,802,221 78	\$11,656,832 20	\$9,536,553 19	37
7,134	14,763	4,317	5,925	3,739	39
596	2,180	456	428	685	40
863	1,378	445	248	569	41
6,867	15,565	4,328	6,105	3,855	42
4½	4½	4	4	4½	43
\$339,666 41	\$1,401,821 46	\$370,151 62	\$393,445 27	\$310,730 77	44
11,396	55,916	7,420	12,500	9,437	45
9,012	30,460	4,632	7,213	5,193	46
\$2,411,804 97	\$12,435,427 43	\$2,036,310 92	\$1,851,789 94	\$2,980,106 12	47
\$2,293,217 28	\$9,369,003 62	\$1,722,869 98	\$1,690,569 47	\$2,387,974 62	48
\$1,290 00	\$2,301 00	\$2,185 00	\$1,686 00	\$2,188 00	49
1,267	1,766	1,045	818	852	50
\$5,334 00	\$16,646 00	\$6,390 00	\$7,832 00	\$7,826 00	51
238	441	246	248	150	52
\$723 00	\$2,710 00	\$1,216 00	\$889 00	\$1,772 00	53
\$501,277 31	\$1,878,370 53	\$499,004 78	\$507,936 87	\$456,681 41	54
—	—	—	—	—	55
\$61,699 14	\$137,380 41	\$52,660 30	\$48,228 23	\$45,137 07	56
7,240 58	35,010 51	8,776 70	10,659 77	5,095 97	57
2,539 14	11,351 28	7,350 37	4,620 55	1,186 35	58
1,270 91	5,108 40	75 00	750 00	1,060 30	59
2,603 24	—	—	6,280 94	5,189 83	60
34,214 04	105,809 43	23,080 04	31,324 65	20,017 26	61
12 36	8 23	9 72	9 77	9 20	62

*Includes 3% of amount invested in banking premises.

		NATICK	NEW BEDFORD
		NATICK FIVE CENTS SAVINGS BANK	NEW BEDFORD FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$96,836 88	\$199,441 07
2	Due from banks	252,406 96	775,818 63
3	U. S. Government obligations, direct and fully guaranteed	7,622,884 61	25,426,100 70
4	State, county and municipal obligations		
5	Other bonds, notes and debentures	430,573 74	3,187,500 00
6	Bank and fire insurance company stocks, etc.	2,110,478 33	4,086,379 53
7	Real estate loans (conventional)	18,778,493 92	32,263,435 62
8	G.I. loans (in-state)	5,256,518 59	2,664,468 04
9	F.H.A. loans (in-state)	3,805,006 86	2,974,501 46
10	G.I. loans (out-of-state)	155,492 73	10,957,904 82
11	F.H.A. loans (out-of-state)	234,953 29	4,917,435 25
12	Personal loans	92,187 30	—
13	Other loans	451,124 55	542,608 79
14	Banking premises	172,062 55	558,463 46
15	Furniture and fixtures	42,301 39	34,847 52
16	Other real estate owned, etc.	13,997 95	83,344 81
17	Taxes and insurance paid on mortgaged properties	150 40	—
18	Mortgage acquisition costs	—	16,881 59
19	Mutual Savings Central Fund, Inc.	30,092 28	113,388 41
20	Deposit Insurance Fund	1 00	27,045 89
21	All other assets	157,306 82	53,503 27
22	Total	\$39,702,870 15	\$88,893,068 86
Liabilities			
23	Ordinary deposits	\$35,207,851 66	\$77,949,358 62
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	14,854 00	167,022 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	19,589 23	392,346 49
30	Due to mortgagors	530,188 20	969,938 72
31	Mortgagors' payments not applied	284,802 86	173,664 56
32	Net interim income	—	314,814 14
33	All other liabilities	24,347 20	13,300 24
34	Guaranty Fund	1,806,970 00	4,927,700 00
35	Percentage to total deposits	5.13	6.31
36	Other surplus accounts	1,814,267 00	3,984,924 09
37	Percentage to total deposits	5.15	5.10
38	Total	\$39,702,870 15	\$88,893,068 86
General Information			
39	Number of deposit accounts October 31, 1964	12,055	37,274
40	Number of deposit accounts opened during period	1,361	2,755
41	Number of deposit accounts closed during period	971	3,382
42	Number of accounts October 31, 1965	12,445	36,647
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$1,401,373 52	\$3,126,594 11
45	Number of deposits made during period	27,312	73,173
46	Number of withdrawals made during period	15,652	40,265
47	Amount deposited during period	\$8,657,035 02	\$17,815,568 22
48	Amount withdrawn during period	\$7,588,325 87	\$16,013,995 29
49	Average amount in each account	\$2,829 00	\$2,127 00
50	Number of real estate loans October 31	2,886	5,508
51	Average real estate loan	\$9,782 00	\$9,764 00
52	Number of other loans October 31	546	398
53	Average other loan	\$995 00	\$1,363 00
54	*Gross income received during period	\$1,868,700 73	\$4,125,681 79
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$146,001 14	\$261,977 40
56	*Bank building occupancy	9,531 43	87,657 96
57	Advertising	17,458 08	32,268 83
58	Contributions, etc.	4,990 81	8,550 00
59	State tax	—	52,544 09
60	Miscellaneous	70,652 55	129,592 82
61	Total of above costs per \$1,000 of deposits	7 06	7 34

*Includes 3% of amount invested in banking premises.

NEW BEDFORD		NEWBURYPORT		NEWTON	
NEW BEDFORD INSTITUTION FOR SAVINGS		INSTITUTION FOR SAVINGS, IN NEWBURYPORT AND ITS VICINITY	NEWBURYPORT FIVE CENTS SAVINGS BANK	NEWTON SAVINGS BANK	WEST NEWTON SAVINGS BANK
\$641,174 03	\$35,581 18	\$60,441 78	\$210,162 41	\$188,668 11	1
425,615 45	553,272 64	209,851 27	937,491 55	448,023 83	2
42,388,107 13	15,868,475 53	3,827,955 37	19,522,234 17	15,546,276 27	3
	2,266,202 56				4
6,720,474 12	6,225,194 31	3,681,838 35	678,373 64	1,123,167 81	5
4,978,895 18	1,919,099 57	1,466,364 81	6,600,262 29	2,009,576 00	6
61,325,030 71	3,299,230 27	9,689,086 88	80,159,774 33	24,552,610 65	7
5,989,349 90		2,007,077 96	10,441,332 29	1,064,661 05	8
3,788,905 74		395,190 41	5,365,026 74		9
			9,356,589 94		10
			20,970,970 46		11
	3,335 41	89,659 93	690,743 21	174,252 67	12
1,536,578 37	697,896 64	376,576 60	3,204,798 61	1,149,411 24	13
628,866 30	7,146 50	60,977 97	987,828 24	247,519 64	14
171,370 65	20,879 64	32,220 14	312,963 40	21,575 80	15
153,867 48		14,372 12	16,045 72		16
2,543 84		10,699 18		1,295 76	17
50,927 25			409,732 73	41,161 51	18
151,309 19	32,555 86	28,962 52	128,267 10	26,143 05	19
1 00	1 00	1 00	47,611 18	1 00	20
60,985 62	2,844 11	14,315 08	871,823 88	2,382 18	21
\$129,014,001 96	\$30,931,715 22	\$21,965,591 37	\$160,912,031 89	\$46,596,726 57	22
\$115,116,027 04	\$27,436,921 30	\$19,171,381 84	\$113,772,861 59	\$32,604,770 23	23
			31,534,523 57	8,911,851 43	24
1,006,213 50		194,952 00	522,539 00	259,310 50	25
					26
7,733 63		16,411 53	775,819 65	21,798 87	27
1,686,113 01	47,798 68	200,179 93	622,464 31	477,584 68	28
177,372 90	11,984 12	55,766 87	25,663 96	48,834 68	29
387,791 87	23,880 17		2,045,921 13	559,939 23	30
91,595 99	1,775 39	25,811 51	117,627 04	7,627 68	31
7,000,000 00	2,031,947 61	1,229,900 00	5,609,722 76	1,771,500 00	32
6.03	7.41	6.35	3.85	4.24	33
3,541,154 02	1,377,407 95	1,071,187 69	5,884,888 88	1,933,509 27	34
3.05	5.02	5.53	4.04	4.63	35
\$129,014,001 96	\$30,931,715 22	\$21,965,591 37	\$160,912,031 89	\$46,596,726 57	36
					37
52,941	11,831	10,204	58,184	17,375	38
5,352	786	800	8,860	2,181	39
4,056	850	811	8,524	1,768	40
54,237	11,767	10,193	58,520	17,788	41
4 1/4	4 1/4	4 1/4	4	4	42
\$4,584,675 66	\$1,115,655 68	\$766,189 57	\$5,308,179 10	\$1,517,869 25	43
154,794	14,935	26,981	175,065	57,786	44
81,434	11,783	13,825	84,449	30,323	45
\$29,842,051 94	\$4,497,613 39	\$3,945,675 98	\$58,156,818 83	\$17,583,716 20	46
\$25,424,786 85	\$4,555,296 59	\$3,879,810 05	\$48,933,904 70	\$15,147,536 94	47
\$2,122 00	\$2,332 00	\$1,882 00	\$2,466 00	\$2,334 00	48
5,782	650	1,973	8,237	1,906	49
\$12,297 00	\$5,076 00	\$6,128 00	\$15,332 00	\$13,440 00	50
662	323	530	2,744	818	51
\$2,321 00	\$2,171 00	\$880 00	\$1,420 00	\$1,618 00	52
\$5,959,835 44	\$1,291,023 96	\$1,063,700 82	\$7,467,495 86	\$2,093,592 61	53
					54
\$395,704 79	\$68,317 96	\$95,327 07	\$546,750 98	\$147,169 05	55
119,378 72	8,037 92	15,566 09	144,996 26	43,303 75	56
47,891 94	2,353 66	5,740 21	11,418 61	11,416 48	57
15,793 63	2,350 00	2,050 00	10,000 00	3,100 00	58
1,202 55	20,740 04	21,188 84	72,444 08	397 95	59
199,806 96	31,594 48	61,410 82	252,669 29	63,901 82	60
6 77	4 87	10 49	7 41	6 48	61

		NORTH ADAMS	NORTH- AMPTON
		NORTH ADAMS HOOSAC SAVINGS BANK	FLORENCE SAVINGS BANK
Assets			
1	Cash, checks and items	\$64,949 00	\$94,634 98
2	Due from banks	386,698 13	301,855 20
3	U. S. Government obligations, direct and fully guaranteed	6,470,372 21	4,326,085 43
4	State, county and municipal obligations		526,468 25
5	Other bonds, notes and debentures	122,088 01	467,680 47
6	Bank and fire insurance company stocks, etc.	1,598,157 48	393,158 69
7	Real estate loans (conventional)	22,674,988 10	8,789,275 16
8	G.I. loans (in-state)	2,492,633 34	1,361,797 08
9	F.H.A. loans (in-state)	387,453 76	612,615 04
10	G.I. loans (out-of-state)	2,827,433 90	682,587 70
11	F.H.A. loans (out-of-state)	2,375,558 12	1,630,029 90
12	Personal loans	854,627 08	128,165 67
13	Other loans	531,217 26	270,022 59
14	Banking premises	233,903 24	90,425 92
15	Furniture and fixtures	74,561 94	14,177 48
16	Other real estate owned, etc.	58,230 29	765 71
17	Taxes and insurance paid on mortgaged properties	229 80	—
18	Mortgage acquisition costs	39,334 87	—
19	Mutual Savings Central Fund, Inc.	52,163 97	17,512 76
20	Deposit Insurance Fund	1 00	2,941 11
21	All other assets	80,069 89	2,774 32
22	Total	\$41,324,671 39	\$19,712,973 46
Liabilities			
23	Ordinary deposits	\$30,001,321 29	\$11,846,026 04
24	Special Notice Account deposits	5,810,057 92	5,131,474 46
25	Systematic Savings Account deposits	24,584 75	—
26	Club deposits	287,647 50	108,524 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	306,228 28	105,079 53
30	Due to mortgagors	513,738 08	182,223 85
31	Mortgagors' payments not applied	317,153 51	483,340 84
32	Net interim income	148,842 97	31,357 45
33	All other liabilities	358,912 49	12,555 47
34	Guaranty Fund	1,829,300 00	692,200 00
35	Percentage to total deposits	5.06	4.05
36	Other surplus accounts	1,726,884 60	1,120,191 82
37	Percentage to total deposits	4.78	6.55
38	Total	\$41,324,671 39	\$19,712,973 46
General Information			
39	Number of deposit accounts October 31, 1964	17,703	7,045
40	Number of deposit accounts opened during period	1,783	1,116
41	Number of deposit accounts closed during period	2,014	859
42	Number of accounts October 31, 1965	17,472	7,302
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	1,408,674 65	655,433 50
45	Number of deposits made during period	49,741	18,471
46	Number of withdrawals made during period	30,483	9,932
47	Amount deposited during period	\$9,944,241 04	\$4,197,045 51
48	Amount withdrawn during period	\$9,541,496 15	\$3,751,560 25
49	Average amount in each account	\$2,049 00	\$2,298 00
50	Number of real estate loans October 31	3,381	1,549
51	Average real estate loan	\$9,097 00	\$8,441 00
52	Number of other loans October 31	1,742	473
53	Average other loan	\$795 00	\$842 00
54	*Gross income received during period	\$1,980,730 18	\$900,748 73
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$200,092 08	\$79,014 69
56	*Bank building occupancy	16,331 29	16,074 77
57	Advertising	16,189 15	4,229 48
58	Contributions, etc.	2,650 00	1,539 56
59	State tax	15,448 83	4,637 05
60	Miscellaneous	97,445 84	35,096 26
61	Total of above costs per \$1,000 of deposits	9 71	8 28

*Includes 3% of amount invested in banking premises.

NORTHAMPTON		NORTH ATTLE- BOROUGH	NORTH- BRIDGE	NORTH BROOKFIELD	
NONOTUCK SAVINGS BANK	NORTHAMPTON INSTITUTION FOR SAVINGS	ATTLEBOROUGH SAVINGS BANK	WHITINSVILLE SAVINGS BANK	NORTH BROOKFIELD SAVINGS BANK	
\$85,859 83	\$127,511 42	\$195,867 88	\$116,260 89	\$32,410 35	1
181,518 82	525,671 24	368,578 43	444,207 33	301,064 87	2
3,789,343 92	14,860,025 21	11,504,904 97	4,616,815 61	2,212,154 09	3
—	—	—	—	—	4
1,349,249 08	2,779,815 55	170,632 80	221,595 97	—	5
759,315 26	757,853 34	1,610,204 45	861,411 54	283,032 57	6
8,270,640 86	7,146,393 47	23,525,612 10	10,391,150 88	3,982,959 93	7
882,802 05	1,355,889 09	3,963,365 17	1,231,287 33	164,627 54	8
318,269 10	1,309,077 04	6,366,873 23	—	—	9
2,831,084 61	364,569 56	1,396,598 39	—	—	10
2,190,974 62	1,796,121 68	3,320,488 91	—	—	11
33,152 10	10,007 73	277,576 37	3,119 37	—	12
373,628 15	478,673 04	624,543 00	188,435 31	144,373 41	13
118,574 27	73,992 65	211,610 12	—	8,047 35	14
15,786 13	31,843 27	90,264 33	14,031 46	3,781 41	15
85,094 46	14,072 29	80,583 17	—	—	16
—	—	—	—	—	17
—	273 18	—	—	16,165 75	18
19,944 92	50,704 93	57,096 06	23,987 21	6,235 07	19
1 00	4,749 80	28,487 70	1 00	1 00	20
13,681 73	6,547 59	3,272 98	13,085 66	411 12	21
\$21,318,920 91	\$31,693,792 08	\$53,796,560 06	\$18,125,389 66	\$7,155,264 46	22
\$12,933,302 18	\$27,903,076 70	\$47,242,038 04	\$13,918,022 46	\$5,630,050 77	23
6,377,367 26	—	—	1,639,485 99	576,539 75	24
—	—	—	—	—	25
100,323 50	139,471 75	345,451 25	147,800 00	—	26
—	—	—	—	—	27
87,598 82	39,059 90	119,283 10	16,607 78	—	28
105,071 79	390,717 02	999,261 29	267,072 24	20,190 58	29
52,768 11	56,074 61	667,083 64	456,533 07	14,916 77	30
336,478 12	59,723 98	9,882 09	—	97,801 50	31
1,933 73	8,194 15	65,563 01	25,776 30	53 64	32
819,500 00	2,020,100 00	2,226,500 00	877,133 00	410,868 92	33
4.22	7.20	4.68	5.58	6.62	34
504,577 40	1,077,373 97	2,121,497 64	776,958 82	404,842 53	35
2.60	3.84	4.46	4.95	6.52	36
\$21,318,920 91	\$31,693,792 08	\$53,796,560 06	\$18,125,389 66	\$7,155,264 46	37
10,527	13,416	18,792	9,066	3,904	38
1,205	1,166	1,964	952	360	39
954	1,336	1,690	741	357	40
10,778	13,246	19,066	9,277	3,907	41
4	4	4 1/4	4 1/4	4 1/4	42
\$712,652 45	\$1,046,644 55	\$1,831,955 12	\$600,376 28	\$245,378 71	43
24,677	22,484	58,088	24,751	5,990 45	44
10,301	15,846	31,858	10,667	3,765 46	45
\$5,360,512 90	\$6,494,970 87	\$13,465,540 96	\$4,788,908 27	\$1,258,999 65	46
\$4,400,683 82	\$5,822,088 86	\$10,701,792 47	\$3,174,652 93	\$1,012,751 88	47
\$1,792 00	\$2,074 00	\$2,478 00	\$1,677 00	\$1,589 00	48
1,404	1,446	4,175	1,440	647 50	49
\$10,323 00	\$8,279 00	\$9,239 00	\$8,071 00	\$6,410 00	50
250	368	1,020	166	101 52	51
\$1,627 00	\$1,328 00	\$884 00	\$1,154 00	\$1,429 00	52
\$953,794 29	\$1,299,802 38	\$2,472,682 92	\$800,719 97	\$318,031 91	53
—	—	—	—	—	54
\$72,020 45	\$111,139 78	\$186,632 22	\$68,620 75	\$27,177 25	55
23,877 50	22,393 14	43,908 48	9,621 75	3,883 33	56
4,982 38	5,283 82	18,488 35	3,597 61	2,730 17	57
2,425 16	3,308 45	10,817 54	2,283 18	579 80	58
26,311 08	13,417 45	7,744 72	566 81	—	59
34,142 16	49,036 25	104,709 20	36,143 06	12,707 96	60
8 48	7 33	7 88	7 77	7 59	61

		NORWELL	ORANGE
		SOUTH SCITUATE SAVINGS BANK	ORANGE SAVINGS BANK
Assets			
1	Cash, checks and items	\$58,452 60	\$17,907 55
2	Due from banks	166,123 47	170,730 14
3	U. S. Government obligations, direct and fully guaranteed	1,268,721 95	885,163 05
4	State, county and municipal obligations	45,000 00	—
5	Other bonds, notes and debentures	1,081,641 12	406,667 82
6	Bank and fire insurance company stocks, etc.	271,759 21	438,198 04
7	Real estate loans (conventional)	5,720,929 20	4,123,101 32
8	G.I. loans (in-state)	38,540 71	428,705 48
9	F.H.A. loans (in-state)	—	405,122 73
10	G.I. loans (out-of-state)	—	54,143 11
11	F.H.A. loans (out-of-state)	—	267,863 37
12	Personal loans	—	15,667 27
13	Other loans	265,322 64	87,338 89
14	Banking premises	7,075 50	22,618 41
15	Furniture and fixtures	13,232 59	10,600 82
16	Other real estate owned, etc.	—	31,525 93
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	10,758 58
19	Mutual Savings Central Fund, Inc.	8,250 83	12,803 56
20	Deposit Insurance Fund	1 00	10,491 46
21	All other assets	1,827 91	62,851 05
22	Total	\$8,946,878 73	\$7,462,258 58
Liabilities			
23	Ordinary deposits	\$7,993,478 15	\$4,660,050 68
24	Special Notice Account deposits	—	2,047,725 50
25	Systematic Savings Account deposits	—	—
26	Club deposits	5,609 00	45,642 25
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	—	13,420 93
30	Due to mortgagors	140,440 16	41,232 45
31	Mortgagors' payments not applied	77,121 24	24,901 48
32	Net interim income	92,219 41	—
33	All other liabilities	4,012 73	1,162 53
34	Guaranty Fund	435,500 00	355,045 00
35	Percentage to total deposits	5.44	5.26
36	Other surplus accounts	198,498 94	273,077 76
37	Percentage to total deposits	2.48	4.04
38	Total	\$8,946,878 73	\$7,462,258 58
General Information			
39	Number of deposit accounts October 31, 1964	4,367	5,345
40	Number of deposit accounts opened during period	365	1,342
41	Number of deposit accounts closed during period	288	409
42	Number of accounts October 31, 1965	4,444	6,278
43	Annual rate of ordinary and extra dividends paid during period	4 1/4	4 1/4
44	Amount of all dividends paid during period	\$315,878 88	\$256,277 03
45	Number of deposits made during period	8,830	11,549
46	Number of withdrawals made during period	5,572	5,640
47	Amount deposited during period	\$2,140,875 26	\$2,356,511 72
48	Amount withdrawn during period	\$2,010,357 30	\$1,624,830 43
49	Average amount in each account	\$1,790 00	\$1,068 00
50	Number of real estate loans October 31	705	693
51	Average real estate loan	\$8,169 00	\$7,618 00
52	Number of other loans October 31	117	124
53	Average other loan	\$2,268 00	\$831 00
54	*Gross income received during period	\$420,358 06	\$333,802 18
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$33,784 54	\$28,472 55
56	*Bank building occupancy	7,882 51	4,791 53
57	Advertising	2,177 70	2,417 20
58	Contributions, etc.	516 11	502 06
59	State tax	2,577 71	1,464 23
60	Miscellaneous	14,327 02	23,403 41
61	Total of above costs per \$1,000 of deposits	7 67	9 09

*Includes 3% of amount invested in banking premises.

PALMER	PEABODY	PITTSFIELD		PLYMOUTH	
PALMER SAVINGS BANK	WARREN FIVE CENTS SAVINGS BANK	BERKSHIRE COUNTY SAVINGS BANK	CITY SAVINGS BANK OF PITTSFIELD	PLYMOUTH SAVINGS BANK	
\$58,467 47	\$293,424 88	\$230,518 55	\$382,778 56	\$38,365 82	1
115,127 09	373,922 27	400,538 32	110,898 40	142,392 20	2
6,529,255 93	12,237,567 37	16,479,712 58	4,314,450 69	2,134,733 13	3
1,411,688 57	—	—	—	—	4
76,000 00	2,834,998 25	—	277,001 21	119,860 26	5
1,248,731 79	2,562,734 94	1,632,724 27	3,656,453 93	277,336 08	6
11,982,786 56	25,712,022 63	19,411,153 30	22,980,362 99	6,560,968 10	7
1,754,956 73	3,223,587 15	7,016,357 52	4,238,703 39	265,007 22	8
797,771 95	815,340 85	2,927,973 26	1,125,149 47	—	9
2,985,688 81	666,778 05	10,570,382 25	6,874,351 30	431,764 94	10
—	—	2,652,014 49	14,358,629 27	491,073 91	11
93,772 58	150 00	653,040 52	2,023,366 05	94,008 24	12
324,889 60	255,811 26	410,548 55	2,316,518 75	209,582 44	13
174,204 45	399,609 10	159,951 47	420,650 93	110,172 80	14
24,126 05	95,430 25	30,758 15	65,988 82	36,922 91	15
14 85	263,319 75	21,729 36	62,957 57	—	16
440 13	—	—	822 85	—	17
10,772 85	44,363 87	—	77,720 13	—	18
32,291 20	31,262 51	54,563 96	52,701 61	14,602 28	19
1 00	1 00	9,731 63	1 00	1 00	20
3,922 51	20,072 85	231,288 42	215,152 94	7,618 15	21
\$27,624,910 12	\$49,830,396 98	\$62,892,986 60	\$63,554,659 86	\$10,934,409 48	22
\$19,109,020 00	\$43,510,815 32	\$48,891,281 13	\$35,107,394 17	\$7,936,236 45	23
4,836,030 12	—	6,131,493 76	20,895,149 23	1,713,980 83	24
—	—	—	—	—	25
77,186 75	284,428 00	15,930 50	394,739 50	35,043 25	26
—	—	—	—	—	27
132,880 70	24,779 36	713,939 65	794,766 38	43,127 39	28
92,531 65	1,041,840 38	153,151 28	291,839 11	144,697 64	29
175,459 18	295,256 98	206,798 91	880,133 05	44,774 39	30
105,116 68	30,083 16	—	—	153,991 23	31
15,800 32	20,626 18	84,281 73	84,981 66	4,903 22	32
1,520,000 00	2,024,216 14	3,473,500 00	2,447,750 00	494,471 37	33
6.32	4.62	6.31	4.34	5.11	34
1,560,884 72	2,598,351 46	3,222,609 64	2,657,906 76	363,183 71	35
6.49	5.93	5.86	4.71	3.75	36
\$27,624,910 12	\$49,830,396 98	\$62,892,986 60	\$63,554,659 86	\$10,934,409 48	37
10,459	20,404	24,071	29,176	6,628	38
1,408	2,394	2,206	3,185	827	39
1,379	1,833	2,156	3,332	941	40
10,488	20,965	24,121	29,029	6,514	41
4 1/2	4.30	4 3/4	4	4 1/2	42
\$945,369 55	\$1,724,297 98	\$2,227,345 61	\$2,197,760 23	\$341,951 93	43
21,978	71,897	50,274	70,100	11,503	44
8,473	32,056	26,656	43,009	8,629	45
\$4,909,253 08	\$11,934,747 47	\$9,948,758 30	\$13,552,993 15	\$3,278,350 61	46
\$4,387,171 20	\$9,893,286 33	\$9,698,753 67	\$12,263,140 86	\$2,301,718 52	47
\$2,277 00	\$2,075 00	\$2,280 00	\$1,929 00	\$1,477 00	48
2,095	2,188	4,311	3,594	924	49
\$8,363 00	\$13,902 00	\$9,876 00	\$13,794 00	\$8,386 00	50
385	253	1,140	3,970	300	51
\$1,087 00	\$1,012 00	\$933 00	\$1,093 00	\$1,012 00	52
\$1,277,397 39	\$2,289,423 10	\$3,097,788 35	\$3,214,755 03	\$502,865 99	53
—	—	—	—	—	54
\$85,235 38	\$217,326 07	\$272,618 16	\$260,019 11	\$44,429 15	55
31,436 15	63,995 53	49,517 32	66,723 53	15,535 31	56
6,574 67	29,611 14	25,836 51	55,920 79	5,088 77	57
2,377 58	5,539 46	6,349 66	8,915 00	1,993 70	58
2,781 13	11,126 77	25,307 77	90,000 00	2,216 84	59
51,638 32	110,543 06	136,010 52	215,666 11	26,977 46	60
7 51	10 07	9 37	12 45	9 97	61

		PLYMOUTH	PROVINCE-TOWN
		PLYMOUTH FIVE CENTS SAVINGS BANK	SEAMEN'S SAVINGS BANK
Assets			
1	Cash, checks and items	\$135,994 60	\$117,400 41
2	Due from banks	522,020 45	132,831 34
3	U. S. Government obligations, direct and fully guaranteed	4,196,826 22	2,920,654 73
4	State, county and municipal obligations	—	20,008 64
5	Other bonds, notes and debentures	436,668 40	5,205 00
6	Bank and fire insurance company stocks, etc.	365,680 15	654,205 24
7	Real estate loans (conventional)	14,590,637 36	6,994,508 65
8	G.I. loans (in-state)	1,293,544 03	—
9	F.H.A. loans (in-state)	484,170 97	—
10	G.I. loans (out-of-state)	—	260,740 95
11	F.H.A. loans (out-of-state)	867,920 28	544,259 66
12	Personal loans	321,340 47	92,332 05
13	Other loans	653,418 63	273,631 96
14	Banking premises	255,641 16	203,297 99
15	Furniture and fixtures	65,398 52	37,020 40
16	Other real estate owned, etc.	22,061 90	—
17	Taxes and insurance paid on mortgaged properties	61 74	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	24,634 86	9,457 02
20	Deposit Insurance Fund	5,383 38	1 00
21	All other assets	21,597 75	3,395 39
22	Total	\$24,263,000 87	\$12,268,950 43
Liabilities			
23	Ordinary deposits	\$16,290,888 84	\$10,875,507 04
24	Special Notice Account deposits	5,165,732 42	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	155,882 25	64,480 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	62,143 28	35,189 01
30	Due to mortgagors	349,667 08	79,204 38
31	Mortgagors' payments not applied	522,486 44	57,483 17
32	Net interim income	31,468 16	166,288 86
33	All other liabilities	5,782 54	1,784 84
34	Guaranty Fund	1,036,400 00	420,823 27
35	Percentage to total deposits	4.79	3.85
36	Other surplus accounts	642,549 86	568,189 86
37	Percentage to total deposits	2.97	5.19
38	Total	\$24,263,000 87	\$12,268,950 43
General Information			
39	Number of deposit accounts October 31, 1964	15,023	4,294
40	Number of deposit accounts opened during period	2,110	672
41	Number of deposit accounts closed during period	1,962	473
42	Number of accounts October 31, 1965	15,171	4,493
43	Annual rate of ordinary and extra dividends paid during period	4	4 1/2
44	Amount of all dividends paid during period	\$800,720 36	\$401,315 78
45	Number of deposits made during period	44,379	11,174
46	Number of withdrawals made during period	25,701	8,346
47	Amount deposited during period	\$8,812,999 32	\$3,711,964 89
48	Amount withdrawn during period	\$7,533,671 39	\$2,614,927 52
49	Average amount in each account	\$1,403 00	\$2,421 00
50	Number of real estate loans October 31	2,173	658
51	Average real estate loan	\$7,932 00	\$11,853 00
52	Number of other loans October 31	786	227
53	Average other loan	\$1,240 00	\$1,612 00
54	*Gross income received during period	\$1,117,301 22	\$585,342 74
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$129,359 31	\$50,868 15
56	*Bank building occupancy	32,657 11	19,130 77
57	Advertising	6,368 22	3,829 16
58	Contributions, etc.	1,200 00	200 00
59	State tax	4,453 79	3,537 45
60	Miscellaneous	61,659 31	24,900 69
61	Total of above costs per \$1,000 of deposits	10 99	9 42

*Includes 3% of amount invested in banking premises.

QUINCY	RANDOLPH	READING	ROCKLAND	ROCKPORT	
QUINCY SAVINGS BANK	RANDOLPH SAVINGS BANK	MECHANICS' SAVINGS BANK	ROCKLAND SAVINGS BANK	GRANITE SAVINGS BANK	
\$440,163 51	\$63,207 98	\$108,779 24	\$145,267 29	\$48,163 15	1
712,264 80	464,679 27	143,382 69	146,164 01	85,398 91	2
21,168,083 45	4,146,752 87	3,698,666 32	3,247,274 64	1,418,673 72	3
555,127 67	—	30,000 00	—	—	4
4,243,011 93	528,049 96	647,815 50	140,000 00	—	5
1,168,527 50	405,535 07	365,061 76	343,476 51	145,597 71	6
45,817,277 89	12,827,690 90	8,148,311 18	6,652,994 45	3,250,712 37	7
909,873 73	546,506 28	1,655,679 43	1,887,800 34	121,236 39	8
3,154,261 34	—	979,382 06	1,286,150 71	—	9
—	—	—	674,282 51	—	10
127,281 00	166,287 71	—	1,104,602 40	—	11
1,949,631 44	225,653 40	47,091 43	61,867 63	27,007 32	12
318,756 45	360,848 85	434,668 63	222,672 56	266,213 25	13
103,804 58	169,142 81	163,716 81	79,287 09	27,240 77	14
95,247 05	30,471 23	27,723 01	32,908 02	5,041 06	15
5,558 12	—	—	18,620 59	—	16
—	826 33	113 90	104 80	—	17
88,239 04	17,936 58	13,579 12	40 04	—	18
1 00	1 00	5,127 96	24,095 03	1 00	19
13,108 16	2,293 75	12,405 95	1 00	5,420 71	20
—	—	—	4,675 19	2,569 55	21
\$80,870,218 66	\$19,955,883 99	\$16,481,504 99	\$16,072,284 81	\$5,403,275 91	22
\$62,835,463 04	\$18,213,808 86	\$14,950,775 63	\$14,233,058 03	\$4,821,847 61	23
8,678,975 32	—	—	—	—	24
—	—	—	—	—	25
533,714 00	99,057 50	89,572 00	53,955 00	31,522 75	26
—	—	—	—	—	27
33,995 30	27,199 31	5,325 68	29,360 05	2,101 62	28
720,592 48	128,856 79	101,213 95	212,194 51	84,146 46	29
263,943 55	209,075 55	146,344 53	125,120 67	27,763 43	30
182,955 56	66,764 49	103,181 36	52,408 36	17,109 43	31
119,768 43	15,754 74	10,527 22	19,585 29	13,982 05	32
3,781,800 00	762,896 79	543,000 00	849,155 00	185,736 00	33
5.25	4.17	3.61	5.94	3.83	34
3,719,010 98	432,469 96	531,564 62	497,447 90	219,066 56	35
5.16	2.36	3.53	3.48	4.51	36
\$80,870,218 66	\$19,955,883 99	\$16,481,504 99	\$16,072,284 81	\$5,403,275 91	37
33,581	14,074	12,831	10,431	3,027	38
3,700	1,929	1,521	1,170	225	39
3,171	1,641	1,206	1,185	261	40
34,110	14,362	13,146	10,416	2,991	41
4 1/4	4 1/4	4	4 1/4	4	42
\$2,820,460 91	\$696,345 42	\$543,011 40	\$557,255 12	\$177,595 73	43
98,702	40,942	36,403	23,203	8,052	44
56,132	23,496	20,669	15,235	4,644	45
\$22,327,432 12	\$5,746,712 87	\$6,055,836 39	\$3,566,582 56	\$1,373,990 56	46
\$18,498,282 64	\$5,021,696 77	\$5,490,864 69	\$3,647,620 64	\$1,341,626 00	47
\$2,097 00	\$1,268 00	\$1,131 00	\$1,366 00	\$1,604 00	48
3,955	1,427	1,136	1,427	465	49
\$12,612 00	\$9,489 00	\$9,492 00	\$8,133 00	\$7,251 00	50
960	725	388	348	226	51
\$2,163 00	\$809 00	\$1,242 00	\$818 00	\$1,297 00	52
\$3,764,393 93	\$958,470 10	\$804,730 97	\$768,773 78	\$249,571 64	53
—	—	—	—	—	54
\$309,716 81	\$100,443 55	\$77,623 49	\$88,656 62	\$27,375 31	55
74,401 21	26,684 96	22,127 23	11,389 97	6,159 22	56
40,759 09	4,560 68	7,804 20	3,968 97	2,137 47	57
8,719 72	700 00	1,830 60	20 00	324 39	58
—	1,028 02	—	4,059 46	76 12	59
143,246 05	51,596 37	41,411 99	45,268 70	13,072 15	60
8 07	10 16	10 08	10 77	10 20	61

		SALEM	
		SALEM SAVINGS BANK	SALEM FIVE CENTS SAVINGS BANK
Assets			
1	Cash, checks and items	\$282,250 53	\$671,411 77
2	Due from banks	1,015,873 33	1,078,619 22
3	U. S. Government obligations, direct and fully guaranteed	17,661,101 56	18,260,898 86
4	State, county and municipal obligations	688,330 77	—
5	Other bonds, notes and debentures	7,703,394 84	3,303,908 04
6	Bank and fire insurance company stocks, etc.	4,099,483 56	5,930,771 08
7	Real estate loans (conventional)	43,816,490 58	60,196,940 98
8	G.I. loans (in-state)	3,039,771 22	13,834,296 27
9	F.H.A. loans (in-state)	1,173,099 70	9,223,227 57
10	G.I. loans (out-of-state)	—	3,726,913 90
11	F.H.A. loans (out-of-state)	—	1,931,998 55
12	Personal loans	59,279 57	349,469 27
13	Other loans	835,291 48	1,224,477 33
14	Banking premises	228,448 91	254,603 23
15	Furniture and fixtures	46,477 12	114,803 05
16	Other real estate owned, etc.	—	11,549 99
17	Taxes and insurance paid on mortgaged properties	6,018 18	—
18	Mortgage acquisition costs	62,649 56	398,735 35
19	Mutual Savings Central Fund, Inc.	100,671 89	105,082 27
20	Deposit Insurance Fund	1 00	27,522 05
21	All other assets	5,804 03	156,429 17
22	Total	\$80,824,437 83	\$120,801,657 95
Liabilities			
23	Ordinary deposits	\$69,325,814 16	\$107,502,643 19
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	239,530 00	617,598 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	43,783 75	183,309 93
30	Due to mortgagors	842,200 83	1,899,371 93
31	Mortgagors' payments not applied	519,053 32	747,640 48
32	Net interim income	113,334 00	—
33	All other liabilities	25,794 81	57,101 75
34	Guaranty Fund	4,529,500 00	4,912,728 81
35	Percentage to total deposits	6.51	4.54
36	Other surplus accounts	5,185,426 96	4,881,263 86
37	Percentage to total deposits	7.45	4.51
38	Total	\$80,824,437 83	\$120,801,657 95
General Information			
39	Number of deposit accounts October 31, 1964	24,100	43,446
40	Number of deposit accounts opened during period	2,335	5,706
41	Number of deposit accounts closed during period	2,339	4,654
42	Number of accounts October 31, 1965	24,096	44,498
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4 1/4
44	Amount of all dividends paid during period	\$2,839,795 15	\$4,275,748 89
45	Number of deposits made during period	56,904	150,364
46	Number of withdrawals made during period	31,628	67,863
47	Amount deposited during period	\$14,016,729 19	\$32,457,432 51
48	Amount withdrawn during period	\$12,911,819 84	\$28,306,334 19
49	Average amount in each account	\$2,867 00	\$2,416 00
50	Number of real estate loans October 31	3,942	6,592
51	Average real estate loan	\$12,184 00	\$13,488 00
52	Number of other loans October 31	716	1,233
53	Average other loan	\$1,249 00	\$1,276 00
54	*Gross income received during period	\$3,587,595 54	\$5,598,671 03
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$245,322 72	\$381,863 71
56	*Bank building occupancy	35,091 68	85,864 41
57	Advertising	22,523 09	47,577 82
58	Contributions, etc.	3,800 00	2,950 00
59	State tax	2,525 90	30,947 03
60	Miscellaneous	117,025 81	232,296 64
61	Total of above costs per \$1,000 of deposits	6 15	7 27

*Includes 3% of amount invested in banking premises.

SHELBURNE	SOMERVILLE		SOUTH-BRIDGE	SPENCER	
SHELBURNE FALLS SAVINGS BANK	SOMERSET SAVINGS BANK	SOMERVILLE SAVINGS BANK	SOUTHBIDGE SAVINGS BANK	SPENCER SAVINGS BANK	
\$29,488 06	\$96,407 86	\$73,304 67	\$103,765 19	\$36,823 65	1
83,133 17	219,417 32	322,706 86	206,392 16	379,031 67	2
1,072,877 97	2,488,940 87	7,711,319 94	5,734,268 83	1,927,380 98	3
25,824 77	—	—	125,904 87	253,108 27	4
137,704 67	599,994 16	1,446,704 98	792,750 64	1,096,797 86	5
377,949 04	903,349 51	966,479 77	653,912 10	782,500 62	6
3,245,493 37	8,948,791 50	8,171,331 60	13,153,913 41	6,226,955 56	7
266,860 56	2,059,178 94	2,468,487 64	1,600,854 58	—	8
53,882 04	—	1,362,833 21	—	—	9
—	—	498,421 28	2,488,743 71	—	10
946,383 06	—	5,365,326 29	1,309,493 08	—	11
38,433 54	25,919 58	17,330 00	37,281 00	—	12
212,930 04	210,475 54	216,444 04	260,683 71	260,405 67	13
63,900 00	89,455 46	72,089 21	148,730 90	29,267 68	14
13,225 47	29,047 03	22,476 21	14,034 31	3,954 80	15
34,135 97	—	—	37,100 76	12,886 75	16
—	—	—	320 35	1,110 31	17
9,985 73	26,254 71	—	—	—	18
1 00	11,314 95	44,813 20	31,730 79	12,880 34	19
9,352 04	1 00	32,106 76	1 00	1 00	20
—	2,671 45	42,625 49	3,211 33	1,818 32	21
\$6,621,560 50	\$15,711,219 88	\$28,834,801 15	\$26,703,092 72	\$11,024,923 48	22
\$4,520,532 70	\$12,084,810 15	\$24,800,344 99	\$23,776,147 60	\$9,776,973 29	23
1,433,701 00	1,785,915 09	—	—	—	24
—	—	—	—	—	25
38,816 75	185,651 00	288,289 00	80,519 00	—	26
—	—	—	—	—	27
—	—	—	—	—	28
34,270 52	10,730 92	129,675 90	88,121 20	17,043 27	29
84,078 94	37,395 50	93,450 00	158,730 58	33,875 92	30
14,081 52	185,061 55	103,449 66	108,713 80	24,792 80	31
13,236 68	25,442 85	429,315 47	—	—	32
615 75	9,619 83	6,852 92	326 74	1,642 55	33
285,177 63	566,500 00	1,760,000 00	1,248,500 00	664,766 12	34
4.76	4.03	7.02	5.23	6.79	35
197,049 01	820,092 99	1,223,423 21	1,242,033 80	505,829 53	36
3.29	5.83	4.88	5.21	5.17	37
\$6,621,560 50	\$15,711,219 88	\$28,834,801 15	\$26,703,092 72	\$11,024,923 48	38
4,894	9,128	12,943	10,040	6,185	39
390	1,147	649	861	518	40
397	1,262	1,034	965	504	41
4,887	9,013	12,558	9,936	6,199	42
4	4	4 1/2	4 1/2	4 3/8	43
\$221,598 63	\$500,548 27	\$1,001,800 13	\$1,251,355 20	\$396,151 94	44
11,487	22,289	19,706	24,835	12,269	45
5,459	13,500	12,361	13,252	6,407	46
\$1,431,143 31	\$5,226,991 88	\$4,326,205 34	\$5,417,146 27	\$1,873,308 02	47
\$1,165,947 67	\$4,001,203 90	\$4,457,751 74	\$4,948,396 56	\$1,953,126 90	48
\$1,218 00	\$1,539 00	\$1,944 00	\$2,377 00	\$1,572 00	49
772	995	1,291	1,861	1,132	50
\$5,845 00	\$11,063 00	\$13,839 00	\$9,969 00	\$5,501 00	51
266	222	168	296	174	52
\$945 00	\$1,065 00	\$1,392 00	\$1,006 00	\$1,497 00	53
\$313,063 00	\$759,571 57	\$1,463,218 22	\$1,218,715 85	\$505,059 18	54
—	—	—	—	—	55
\$32,771 37	\$83,281 40	\$118,237 40	\$91,936 74	\$36,852 63	56
8,153 08	22,841 58	29,297 31	20,201 84	8,083 59	57
1,759 84	5,486 13	6,570 22	8,855 85	9,271 99	58
702 30	884 00	3,096 74	875 00	100 00	59
5,827 96	—	9,920 47	15,101 17	3,756 27	60
17,394 66	41,932 73	48,555 25	43,996 12	19,456 80	61
11 19	11 13	8 70	7 61	7 93	62

		SPRINGFIELD	
		HAMPDEN SAVINGS BANK	SPRINGFIELD FIVE CENTS SAVINGS BANK
	Assets		
1	Cash, checks and items	\$137,353 82	\$355,336 40
2	Due from banks	769,477 21	163,353 68
3	U. S. Government obligations, direct and fully guaranteed	9,260,094 30	20,333,338 09
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	379,758 74	300,268 75
6	Bank and fire insurance company stock, etc.	1,233,912 45	1,846,275 55
7	Real estate loans (conventional)	14,558,672 04	32,025,544 46
8	G.I. loans (in-state)	3,940,329 72	9,334,960 72
9	F.H.A. loans (in-state)	2,429,730 38	6,800,855 50
10	G.I. loans (out-of-state)	3,237,666 22	10,978,471 49
11	F.H.A. loans (out-of-state)	4,682,826 72	10,357,576 26
12	Personal loans	386,289 17	210,138 77
13	Other loans	610,169 00	1,309,632 98
14	Banking premises	373,026 10	436,683 88
15	Furniture and fixtures	19,915 92	137,757 73
16	Other real estate owned, etc.	53,802 07	88,012 01
17	Taxes and insurance paid on mortgaged properties	—	13,097 58
18	Mortgage acquisition costs	541 44	515 92
19	Mutual Savings Central Fund, Inc.	47,367 31	105,448 62
20	Deposit Insurance Fund	6,505 00	29,161 20
21	All other assets	60,697 62	23,973 23
22	Total	\$42,188,135 23	\$94,850,402 82
	Liabilities		
23	Ordinary deposits	\$27,947,285 35	\$65,968,665 20
24	Special Notice Account deposits	10,408,025 80	18,083,439 08
25	Systematic Savings Account deposits	—	—
26	Club deposits	25,029 00	206,642 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	260,748 88	401,912 25
30	Due to mortgagors	134,127 87	376,020 57
31	Mortgagors' payments not applied	69,142 94	2,403,340 91
32	Net interim income	—	958,666 58
33	All other liabilities	26,858 63	160,790 04
34	Guaranty Fund	1,852,000 00	3,718,000 00
35	Percentage to total deposits	4.83	4.41
36	Other surplus accounts	1,464,916 76	2,572,926 19
37	Percentage to total deposits	3.82	3.05
38	Total	\$42,188,135 23	\$94,850,402 82
	General Information		
39	Number of deposit accounts October 31, 1964	11,218	36,080
40	Number of deposit accounts opened during period	962	3,194
41	Number of deposit accounts closed during period	1,098	4,207
42	Number of accounts October 31, 1965	11,082	35,067
43	Annual rate of ordinary and extra dividends paid during period	4	4
44	Amount of all dividends paid during period	\$1,479,320 34	\$3,223,327 02
45	Number of deposits made during period	19,739	80,490
46	Number of withdrawals made during period	9,789	42,095
47	Amount deposited during period	\$8,475,845 74	\$19,706,258 36
48	Amount withdrawn during period	\$6,724,244 51	\$17,610,022 23
49	Average amount in each account	\$3,461 00	\$2,397 00
50	Number of real estate loans October 31	3,022	7,231
51	Average real estate loan	\$9,546 00	\$9,611 00
52	Number of other loans October 31	1,321	1,420
53	Average other loan	\$754 00	\$1,070 00
54	*Gross income received during period	\$1,934,752 64	\$4,338,057 78
	Classification of Expenses, Cost per \$1,000 of Deposits		
55	Salaries, fees, bonuses, etc.	\$139,947 79	\$334,114 48
56	*Bank building occupancy	38,257 00	59,598 32
57	Advertising	14,344 39	35,775 92
58	Contributions, etc.	2,949 00	16,510 96
59	State tax	24,064 00	67,137 84
60	Miscellaneous	67,004 65	166,499 60
61	Total of above costs per \$1,000 of deposits	7 47	8 08

*Includes 3% of amount invested in banking premises.

SPRINGFIELD	STONEHAM	TAUNTON		UXBRIDGE	
SPRINGFIELD INSTITUTION FOR SAVINGS	STONEHAM SAVINGS BANK	BRISTOL COUNTY SAVINGS BANK	TAUNTON SAVINGS BANK	UXBRIDGE SAVINGS BANK	
\$1,115,929 85	\$144,506 03	\$244,448 60	\$136,219 55	\$55,745 22	1
98,845 77	1,042,441 43	133,360 17	104,935 49	176,442 56	2
45,955,761 65	2,130,653 74	9,860,412 38	7,606,726 99	3,327,092 93	3
318,436 36	123,905 54	—	—	499,266 79	4
2,185,996 18	1,119,979 88	509,512 27	—	567,206 79	5
11,240,411 24	1,177,934 02	1,437,246 38	210,869 91	203,470 79	6
51,554,023 18	13,884,586 02	11,871,367 96	12,624,405 22	8,957,315 43	7
23,964,466 14	1,173,326 73	2,375,389 16	1,631,554 55	719,970 65	8
23,120,488 18	1,146,821 30	2,649,798 48	289,913 22	—	9
32,715,220 83	—	108,607 23	—	1,154,754 47	10
46,179,619 72	—	923,539 18	595,340 86	—	11
1,136,209 04	60,688 21	23,584 50	—	25,836 00	12
3,303,571 47	543,225 05	407,181 14	490,530 74	198,797 50	13
2,189,436 91	216,228 15	188,421 12	116,150 48	69,300 00	14
185,977 49	47,003 17	11,587 55	29,109 48	4,890 00	15
229,817 72	64,197 86	—	17,161 05	18,543 59	16
—	600 23	4,466 10	10,340 23	—	17
15,625 07	—	—	523 88	16,500 23	18
262,518 08	15,629 62	40,219 03	37,495 01	21,229 35	19
71,745 99	1 00	1 00	21,086 48	1 00	20
163,002 55	16,556 91	5,843 54	11,202 86	30,704 75	21
\$246,007,103 42	\$22,908,284 89	\$30,794,985 79	\$23,933,576 00	\$16,047,068 05	22
\$156,453,044 15	\$14,803,772 19	\$27,773,491 27	\$19,415,710 19	\$11,901,213 30	23
54,255,019 11	5,340,783 32	—	1,924,935 99	1,980,349 92	24
—	—	—	—	—	25
2,138,305 00	59,389 50	299,973 50	175,599 50	62,315 50	26
—	—	—	—	—	27
—	—	—	—	—	28
2,005,169 23	23,631 03	27,596 61	57,082 58	44,831 70	29
1,230,683 30	581,636 87	264,872 70	358,940 32	92,680 91	30
4,228,498 96	104,637 31	19,927 90	—	52,749 28	31
3,276,193 88	3,871 21	71,628 90	287,212 13	228,396 77	32
330,190 35	14,230 62	82,012 39	6,290 52	487 50	33
10,237,425 00	946,058 08	1,397,600 00	1,256,219 75	987,000 00	34
4.81	4.68	4.98	5.84	7.08	35
11,852,574 44	1,030,274 76	857,882 52	451,585 02	697,043 17	36
5.57	5.10	3.06	2.10	5.00	37
\$246,007,103 42	\$22,908,284 89	\$30,794,985 79	\$23,933,576 00	\$16,047,068 05	38
104,898	10,196	15,384	13,678	7,005	39
14,319	1,282	1,465	1,194	600	40
11,721	919	1,293	1,609	594	41
107,496	10,559	15,556	13,263	7,011	42
4	4 1/2	4 1/2	4	4 1/2	43
\$7,936,935 75	\$759,845 19	\$1,098,921 52	\$793,139 59	\$564,233 03	44
387,130	28,491	1,465	20,276	14,242	45
167,521	15,469	1,293	13,103	7,140	46
\$53,014,034 18	\$6,422,064 87	\$6,819,761 84	\$5,343,514 61	\$2,561,354 77	47
\$43,954,381 50	\$4,902,620 06	\$5,889,631 96	\$4,905,591 64	\$2,583,947 99	48
\$1,952 00	\$1,908 00	\$1,785 00	\$1,606 00	\$1,970 00	49
16,865	1,598	2,125	1,527	1,539	50
\$10,527 00	\$10,141 00	\$8,437 00	\$9,915 00	\$7,038 00	51
5,395	595	449	287	274	52
\$823 00	\$1,015 00	\$959 00	\$1,709 00	\$819 00	53
\$11,145,770 53	\$1,039,620 46	\$1,414,596 24	\$1,092,977 80	\$743,782 93	54
\$707,599 78	\$92,378 02	\$122,117 47	\$106,960 89	\$73,111 57	55
230,185 43	27,721 19	22,076 41	17,043 46	13,210 98	56
76,479 44	4,913 90	11,486 38	10,315 26	4,017 05	57
29,999 69	5,815 63	5,100 43	2,813 18	1,475 52	58
309,855 67	2,757 98	4,566 09	—	779 74	59
376,141 73	35,121 56	61,495 57	45,064 11	23,538 74	60
8 21	8 38	8 17	8 53	8 37	61

		WAKEFIELD	WALTHAM
		WAKEFIELD SAVINGS BANK	WALTHAM SAVINGS BANK
Assets			
1	Cash, checks and items	\$82,969 24	\$293,665 86
2	Due from banks	152,958 19	607,252 28
3	U. S. Government obligations, direct and fully guaranteed	9,273,417 95	13,120,501 28
4	State, county and municipal obligations	217,288 39	24,999 86
5	Other bonds, notes and debentures	431,362 00	1,946,288 02
6	Bank and fire insurance company stocks, etc.	2,202,362 79	1,277,403 68
7	Real estate loans (conventional)	18,657,692 78	34,533,196 97
8	G.I. loans (in-state)	2,620,217 15	1,692,058 56
9	F.H.A. loans (in-state)	1,561,128 66	963,276 94
10	G.I. loans (out-of-state)	—	422,899 33
11	F.H.A. loans (out-of-state)	—	1,777,595 36
12	Personal loans	—	83,661 20
13	Other loans	337,329 82	548,384 00
14	Banking premises	49,400 00	228,572 54
15	Furniture and fixtures	4,963 00	69,666 29
16	Other real estate owned, etc.	8,125 99	13,608 83
17	Taxes and insurance paid on mortgaged properties	2,816 01	—
18	Mortgage acquisition costs	59,517 89	20,009 95
19	Mutual Savings Central Fund, Inc.	31,277 22	54,769 81
20	Deposit Insurance Fund	7,669 15	1 00
21	All other assets	9,406 58	20,095 63
22	Total	\$35,709,902 81	\$57,697,907 39
Liabilities			
23	Ordinary deposits	\$24,329,683 75	\$46,276,480 85
24	Special Notice Account deposits	7,348,014 07	5,962,165 68
25	Systematic Savings Account deposits	—	—
26	Club deposits	140,424 00	121,919 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	65,086 44
29	Unearned discount	—	—
30	Due to mortgagors	575,228 08	386,000 62
31	Mortgagors' payments not applied	151,676 55	118,232 61
32	Net interim income	—	112,076 69
33	All other liabilities	23,868 47	41,670 97
34	Guaranty Fund	1,573,000 00	2,482,000 00
35	Percentage to total deposits	4.94	4.74
36	Other surplus accounts	1,568,007 89	2,132,274 53
37	Percentage to total deposits	4.93	4.07
38	Total	\$35,709,902 81	\$57,697,907 39
General Information			
39	Number of deposit accounts October 31, 1964	15,818	22,383
40	Number of deposit accounts opened during period	1,930	3,050
41	Number of deposit accounts closed during period	2,876	2,063
42	Number of accounts October 31, 1965	14,872	23,370
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4 1/4
44	Amount of all dividends paid during period	\$1,480,734 12	\$2,052,663 28
45	Number of deposits made during period	43,158	59,258
46	Number of withdrawals made during period	25,246	32,348
47	Amount deposited during period	\$11,122,300 96	\$16,112,093 42
48	Amount withdrawn during period	\$8,530,683 81	\$13,805,077 70
49	Average amount in each account	\$2,130 00	\$2,209 00
50	Number of real estate loans October 31	2,130	3,001
51	Average real estate loan	\$10,723 00	\$13,125 00
52	Number of other loans October 31	251	561
53	Average other loan	\$1,344 00	\$1,127 00
54	*Gross income received during period	\$1,560,999 97	\$2,741,348 62
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$104,949 69	\$220,372 47
56	*Bank building occupancy	13,438 46	47,893 92
57	Advertising	4,872 62	14,558 07
58	Contributions, etc.	4,145 74	5,761 61
59	State tax	—	3,894 00
60	Miscellaneous	44,923 76	97,917 04
61	Total of above costs per \$1,000 of deposits	5 44	7 47

*Includes 3% of amount invested in banking premises.

WARE	WAREHAM	WARREN	WATERTOWN	WEBSTER	
WARE SAVINGS BANK	WAREHAM SAVINGS BANK	WARREN SAVINGS BANK	WATERTOWN SAVINGS BANK	WEBSTER FIVE CENTS SAVINGS BANK	
\$30,658 72	\$192,160 07	\$48,111 32	\$46,010 58	\$125,114 96	1
2,201,620 46	737,806 20	224,541 62	522,027 55	290,401 94	2
6,296,881 80	13,368,386 91	1,645,014 41	6,224,885 14	5,086,909 24	3
1,053,601 84	55,489 71	60,787 59	—	—	4
1,328,737 57	308,247 34	446,070 31	24,855 00	1,133,863 21	5
3,368,605 48	949,703 22	309,030 02	2,227,672 83	1,701,811 43	6
32,992,944 94	25,940,455 42	2,999,172 80	22,162,847 62	11,812,728 18	7
1,914,477 75	3,119,068 32	182,865 82	2,799,370 46	2,605,734 96	8
1,642,085 56	—	—	2,159,172 78	2,184,167 22	9
576,831 81	—	—	615,859 09	1,844,307 98	10
2,176,917 47	—	—	1,175,677 79	1,193,290 33	11
1,520 00	—	—	68,290 72	—	12
594,737 26	1,305,256 48	180,003 43	319,900 81	392,791 06	13
165,434 63	273,965 58	45,482 03	128,460 00	317,010 12	14
50,158 00	99,762 48	6,589 34	41,893 81	46,217 75	15
107,971 83	10,574 76	8,393 82	20,154 60	12,407 80	16
—	997 19	—	—	—	17
195,928 20	520 36	216 49	97,725 41	—	18
58,299 43	28,551 92	7,332 94	26,315 50	30,666 30	19
16,209 03	1 00	1 00	—	1 00	20
104,312 66	20,682 99	9,265 70	42,984 29	13,727 77	21
\$54,877,934 44	\$46,411,629 95	\$6,172,878 64	\$38,704,104 98	\$28,791,151 15	22
\$28,067,679 63	\$41,344,435 91	\$3,814,411 24	\$32,461,648 77	\$25,382,293 77	23
18,610,777 47	—	1,517,219 48	2,279,381 92	—	24
—	—	—	—	—	25
110,072 50	42,152 75	67,929 50	108,371 00	65,561 50	26
—	—	—	—	—	27
—	—	—	—	—	28
69,482 57	—	—	59,737 63	77,158 78	29
636,550 91	623,344 69	10,391 78	476,971 59	169,908 78	30
1,776,686 93	118,958 15	140,927 48	84,112 98	86,287 18	31
227,891 36	631,759 28	12,392 45	82,622 52	422,266 08	32
17,002 09	34,249 86	8,525 90	38,829 85	6,430 08	33
2,486,000 00	1,761,000 00	330,100 00	1,301,500 00	1,216,547 12	34
5.31	4.26	6.11	3.73	4.78	35
2,875,790 98	1,855,729 31	270,980 81	1,810,928 72	1,364,697 86	36
6.15	4.48	5.02	5.20	5.36	37
\$54,877,934 44	\$46,411,629 95	\$6,172,878 64	\$38,704,104 98	\$28,791,151 15	38
13,295	18,438	2,884	15,178	11,057	39
1,182	1,821	388	2,151	1,285	40
1,080	1,711	304	1,739	856	41
13,397	18,548	2,968	15,590	11,486	42
4 1/4	4 1/4	4 1/4	4	4 1/4	43
\$1,948,761 87	\$1,613,806 93	\$213,322 43	\$1,306,158 19	\$995,061 61	44
26,162	40,188	10,521	65,270	30,286	45
11,036	25,780	4,472	33,408	12,992	46
\$8,798,483 87	\$12,707,172 41	\$1,302,816 30	\$11,053,533 95	\$4,800,942 28	47
\$7,835,175 28	\$11,418,961 00	\$1,055,194 09	\$10,123,321 87	\$3,719,007 51	48
\$3,474 00	\$2,229 00	\$1,796 00	\$2,211 00	\$2,209 00	49
3,541	3,812	499	2,394	2,240	50
\$11,099 00	\$7,623 00	\$6,377 00	\$12,077 00	\$8,767 00	51
394	506	156	334	324	52
\$1,513 00	\$2,579 00	\$1,154 00	\$1,162 00	\$1,212 00	53
\$2,662,393 83	\$2,205,365 57	\$276,472 71	\$1,840,677 76	\$1,336,217 58	54
—	—	—	—	—	55
\$169,861 11	\$215,714 41	\$30,148 77	\$170,058 13	\$83,328 70	56
26,249 19	39,418 49	6,542 25	31,466 90	25,510 46	57
16,086 39	12,361 77	2,678 84	10,449 72	8,169 06	58
1,500 00	1,010 00	50 00	810 00	4,207 74	59
1,882 43	—	1,089 28	3,370 24	20,540 47	60
97,986 96	84,763 82	16,212 82	84,412 34	53,486 74	61
6 71	8 54	10 64	8 65	7 70	62

		WELLFLEET	WEST-BOROUGH
		WELLFLEET SAVINGS BANK	WESTBOROUGH SAVINGS BANK
Assets			
1	Cash, checks and items	\$30,978 17	\$84,304 68
2	Due from banks	80,516 60	153,360 01
3	U. S. Government obligations, direct and fully guaranteed	1,259,862 92	3,786,704 44
4	State, county and municipal obligations	5,015 86	
5	Other bonds, notes and debentures		100,614 00
6	Bank and fire insurance company stocks, etc.	122,731 32	501,685 76
7	Real estate loans (conventional)	3,710,856 62	8,973,727 32
8	G.I. loans (in-state)	3,617 01	830,331 70
9	F.H.A. loans (in-state)	—	1,042,258 93
10	G.I. loans (out-of-state)	—	—
11	F.H.A. loans (out-of-state)	356,683 96	—
12	Personal loans	71,641 35	14,512 29
13	Other loans	203,105 29	254,583 19
14	Banking premises	25,000 00	65,756 13
15	Furniture and fixtures	11,224 22	30,136 87
16	Other real estate owned, etc.	—	—
17	Taxes and insurance paid on mortgaged properties	—	—
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	6,505 92	14,821 16
20	Deposit Insurance Fund	1,968 64	1 00
21	All other assets	8,220 48	5,995 88
22	Total	\$5,897,928 36	\$15,858,793 46
Liabilities			
23	Ordinary deposits	\$5,342,083 61	\$11,165,068 68
24	Special Notice Account deposits	—	2,745,282 91
25	Systematic Savings Account deposits	—	—
26	Club deposits	21,045 75	90,409 50
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	17,280 20	1,520 96
30	Due to mortgagors	6,548 75	406,196 63
31	Mortgagors' payments not applied	19,547 62	93,525 50
32	Net interim income	2,791 37	—
33	All other liabilities	4,855 77	13,366 47
34	Guaranty Fund	210,500 00	610,400 00
35	Percentage to total deposits	3.92	4.36
36	Other surplus accounts	273,275 29	733,022 81
37	Percentage to total deposits	5.10	5.24
38	Total	\$5,897,928 36	\$15,858,793 46
General Information			
39	Number of deposit accounts October 31, 1964	2,995	9,599
40	Number of deposit accounts opened during period	370	1,482
41	Number of deposit accounts closed during period	258	992
42	Number of accounts October 31, 1965	3,107	10,089
43	Annual rate of ordinary and extra dividends paid during period	4 3/8	4 1/8
44	Amount of all dividends paid during period	\$214,824 86	\$524,514 31
45	Number of deposits made during period	5,429	43,007
46	Number of withdrawals made during period	4,113	18,914
47	Amount deposited during period	\$1,640,646 66	\$5,685,468 95
48	Amount withdrawn during period	\$1,597,019 74	\$4,883,384 09
49	Average amount in each account	\$1,718 00	\$1,379 00
50	Number of real estate loans October 31	671	1,242
51	Average real estate loan	\$6,067 00	\$8,733 00
52	Number of other loans October 31	186	280
53	Average other loan	\$1,477 00	\$961 00
54	*Gross income received during period	\$311,375 47	\$732,416 56
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$38,613 26	\$73,337 64
56	*Bank building occupancy	5,658 31	19,317 60
57	Advertising	1,589 21	5,627 84
58	Contributions, etc.	534 00	410 00
59	State tax	1,216 49	—
60	Miscellaneous	17,503 55	36,283 36
61	Total of above costs per \$1,000 of deposits	12 19	9 70

*Includes 3% of amount invested in banking premises.

WESTFIELD		WEYMOUTH		
WESTFIELD SAVINGS BANK	WORONOCO SAVINGS BANK	EAST WEYMOUTH SAVINGS BANK	SOUTH WEYMOUTH SAVINGS BANK	WEYMOUTH SAVINGS BANK
\$319,505 99	\$245,765 54	\$24,931 73	\$179,805 03	\$65,216 74
393,518 98	167,371 57	200,314 98	389,862 70	453,836 46
6,920,925 08	5,229,021 63	1,894,840 83	4,246,119 08	4,259,224 26
429,128 77	241,646 18	475,269 13	190,739 00	389,464 80
2,926,641 35	1,588,676 22	204,736 26	2,349,359 82	1,135,324 62
29,872,623 41	16,863,138 84	4,466,289 15	1,909,644 96	561,934 37
2,708,443 09	3,416,818 37	1,317,170 20	20,929,330 30	11,176,836 94
861,175 46	1,579,805 99	—	1,846,673 96	2,934,350 73
691,156 71	1,545,547 80	—	79,327 93	2,342,805 11
203,809 91	2,108,643 14	—	—	—
133,935 45	237,033 26	—	66,606 22	—
1,081,469 62	712,246 85	40,796 07	340,771 90	257,271 99
694,987 28	201,994 82	127,345 50	36,730 26	88,260 59
176,776 26	73,024 69	29,794 74	39,899 71	18,875 94
12,077 67	136,485 64	—	—	6,527 66
233,005 55	1,586 55	—	—	893 02
48,992 85	32,598 96	8,406 02	61,775 49	7,294 97
1 00	1 00	11,069 74	28,865 86	29,223 17
14,909 79	21,606 62	1 00	1 00	1 00
		380 65	11,584 07	201,732 99
\$47,723,084 22	\$34,403,013 67	\$8,861,346 00	\$32,707,097 29	\$23,929,075 36
\$34,897,147 45	\$23,957,649 06	\$6,352,611 48	\$19,390,368 95	\$15,930,061 40
6,730,671 70	6,617,705 77	1,455,270 94	9,838,006 18	5,321,183 55
265,402 25	113,813 25	—	75,145 50	56,023 00
—	—	—	—	—
33,776 34	124,816 24	—	8,231 51	14,489 20
850,497 82	287,819 13	55,138 29	423,906 41	253,452 50
487,317 49	173,060 67	79,984 21	216,119 36	74,029 13
552,479 60	—	9,426 22	77,231 62	100,164 43
12,305 79	12,838 61	3,259 03	6,999 35	13,444 71
1,558,600 00	1,213,600 60	476,620 20	1,308,798 00	1,144,000 00
3.72	3.95	6.10	4.47	5.36
2,334,885 78	1,901,710 94	369,635 63	1,362,290 41	1,022,227 44
5.57	6.19	4.73	4.65	4.79
\$47,723,084 22	\$34,403,013 67	\$8,861,346 00	\$32,707,097 29	\$23,929,075 36
24,488	16,103	4,188	11,855	8,959
3,838	2,669	908	1,407	1,265
3,008	2,340	528	1,151	1,359
25,318	16,432	4,568	12,111	8,865
4	4	4	4	4
\$1,529,550 09	\$1,165,937 77	\$271,942 57	\$1,152,421 31	\$811,962 91
64,354	82,171	10,562	31,157	22,631
27,873	30,656	5,767	19,540	13,862
\$14,381,158 67	\$9,848,429 87	\$3,426,068 71	\$8,451,892 88	\$6,018,324 19
\$12,165,957 31	\$8,748,019 71	\$2,588,278 64	\$7,747,244 72	\$5,251,121 42
\$1,632 00	\$1,841 00	\$1,709 00	\$2,413 00	\$2,397 00
3,449	2,601	634	2,538	1,865
\$9,956 00	\$9,809 00	\$9,122 00	\$9,005 00	\$8,823 00
1,090	1,099	39	365	213
\$1,115 00	\$863 00	\$1,046 00	\$1,116 00	\$1,208 00
\$2,197,632 12	\$1,645,411 88	\$376,127 92	\$1,531,286 82	\$1,084,915 19
\$232,509 84	\$151,852 33	\$36,019 58	\$95,407 68	\$105,368 01
65,433 59	29,720 08	13,804 20	12,750 92	17,317 79
41,904 66	10,494 14	1,041 91	8,301 12	10,043 30
1,986 66	796 66	212 54	2,273 50	685 00
2,217 21	12,051 86	—	4,623 68	—
136,199 98	89,769 25	22,421 60	58,345 30	55,145 21
11 54	9 64	9 41	6 22	8 87

		WHITMAN	WILLIAMS-BURG
		WHITMAN SAVINGS BANK	HAYDENVILLE SAVINGS BANK
Assets			
1	Cash, checks and items	\$65,231 27	\$49,905 82
2	Due from banks	408,356 62	47,058 19
3	U. S. Government obligations, direct and fully guaranteed	4,386,861 09	1,045,024 21
4	State, county and municipal obligations	277,275 39	25,240 80
5	Other bonds, notes and debentures	673,323 32	132,540 50
6	Bank and fire insurance company stocks, etc.	335,947 43	—
7	Real estate loans (conventional)	9,859,394 31	2,820,137 13
8	G.I. loans (in-state)	2,199,313 01	—
9	F.H.A. loans (in-state)	316,074 62	29,321 16
10	G.I. loans (out-of-state)	72,244 45	—
11	F.H.A. loans (out-of-state)	274,952 80	—
12	Personal loans	—	71,377 10
13	Other loans	202,486 98	146,121 02
14	Banking premises	18,137 60	79,302 71
15	Furniture and fixtures	18,734 35	30,694 84
16	Other real estate owned, etc.	9,604 70	—
17	Taxes and insurance paid on mortgaged properties	6,504 96	203 02
18	Mortgage acquisition costs	—	—
19	Mutual Savings Central Fund, Inc.	16,996 90	6,454 96
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	124,860 94	1,723 63
22	Total	\$19,266,301 74	\$4,485,106 09
Liabilities			
23	Ordinary deposits	\$16,738,334 21	\$3,934,227 95
24	Special Notice Account deposits	—	—
25	Systematic Savings Account deposits	—	—
26	Club deposits	215,995 75	26,317 00
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	2,675 98	5,361 85
30	Due to mortgagors	71,949 85	31,946 01
31	Mortgagors' payments not applied	231,345 45	—
32	Net interim income	23,495 27	37,629 57
33	All other liabilities	6,699 51	7,167 58
34	Guaranty Fund	1,152,000 00	257,700 00
35	Percentage to total deposits	6.79	6.51
36	Other surplus accounts	823,805 72	184,756 13
37	Percentage to total deposits	4.86	4.66
38	Total	\$19,266,301 74	\$4,485,106 09
General Information			
39	Number of deposit accounts October 31, 1964	9,866	3,359
40	Number of deposit accounts opened during period	809	294
41	Number of deposit accounts closed during period	1,608	365
42	Number of accounts October 31, 1965	9,067	3,288
43	Annual rate of ordinary and extra dividends paid during period	4 1/2	4
44	Amount of all dividends paid during period	\$679,163 57	\$145,981 32
45	Number of deposits made during period	22,045	7,085
46	Number of withdrawals made during period	14,854	4,124
47	Amount deposited during period	\$3,763,071 94	\$1,119,618 37
48	Amount withdrawn during period	\$3,738,047 82	\$1,044,961 15
49	Average amount in each account	\$1,839 00	\$1,184 00
50	Number of real estate loans October 31	1,523	639
51	Average real estate loan	\$8,353 00	\$4,459 00
52	Number of other loans October 31	154	358
53	Average other loan	\$1,315 00	\$608 00
54	*Gross income received during period	\$889,483 97	\$207,947 83
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$62,356 36	\$27,047 17
56	*Bank building occupancy	13,654 99	8,660 25
57	Advertising	5,139 03	1,286 17
58	Contributions, etc.	440 00	115 00
59	State tax	—	180 44
60	Miscellaneous	32,924 41	16,511 57
61	Total of above costs per \$1,000 of deposits	6 84	13 68

*Includes 3% of amount invested in banking premises.

WILLIAMS-TOWN	WINCHENDON	WINCHESTER	WINTHROP	WOBURN	
WILLIAMSTOWN SAVINGS BANK	WINCHENDON SAVINGS BANK	WINCHESTER SAVINGS BANK	WINTHROP SAVINGS BANK	WOBURN FIVE CENTS SAVINGS BANK	
\$118,545 63	\$22,044 95	\$91,489 54	\$82,768 35	\$137,641 30	1
143,660 90	186,300 43	411,616 98	663,822 72	187,438 62	2
3,695,451 36	4,520,953 94	7,477,422 28	2,300,369 90	4,507,431 92	3
—	—	—	4,175 09	—	4
116,027 28	156,557 54	839,859 82	14,875 00	1,363,086 50	5
1,312,149 05	823,024 86	726,886 75	255,626 35	1,143,685 12	6
12,749,976 19	9,087,186 37	16,541,189 01	7,705,180 04	11,762,678 87	7
—	121,155 63	2,036,264 81	429,233 77	3,755,908 03	8
—	68,574 86	408,958 01	497,926 42	953,370 34	9
312,866 18	—	480,801 78	526,100 91	1,980,380 10	10
1,108,933 82	—	406,865 56	80,918 09	939,085 29	11
78,019 82	10,930 61	31,986 16	—	—	12
339,835 32	352,500 81	367,891 56	137,786 34	147,442 67	13
235,462 58	69,958 54	157,480 70	104,974 81	163,189 23	14
59,786 75	11,073 06	45,916 01	18,545 57	45,398 92	15
68,966 40	3,273 35	7,849 73	—	8,496 79	16
1,115 62	332 07	—	—	—	17
780 00	35,267 59	50,572 80	—	—	18
20,161 42	13,351 53	21,852 04	6,682 95	37,789 68	19
1 00	1 00	1 00	1,836 48	1 00	20
3,302 78	109,130 94	19,837 47	71,124 76	74,663 55	21
\$20,365,042 10	\$15,591,618 08	\$30,124,742 01	\$12,901,947 55	\$27,207,687 93	22
\$12,196,912 90	\$13,178,086 50	\$27,051,223 48	\$11,343,281 20	\$23,885,999 21	23
5,768,931 23	—	—	—	—	24
—	—	—	—	—	25
26,802 50	155,235 50	130,210 50	134,316 00	82,192 00	26
—	—	—	—	—	27
—	283,345 89	—	—	—	28
42,370 16	2,787 51	36,879 76	19,703 76	56,252 43	29
341,982 60	90,114 05	221,568 92	279,053 78	238,910 12	30
26,597 03	129,272 31	125,096 61	354,875 17	379,472 28	31
66,970 35	—	—	—	101,582 11	32
16,424 54	6,670 66	8,895 54	2,208 53	11,125 47	33
890,241 43	896,082 97	1,312,400 00	287,839 79	1,553,100 00	34
4.95	6.72	4.83	2.51	6.48	35
987,809 36	850,022 69	1,238,467 20	480,669 32	899,054 31	36
5.49	6.38	4.56	4.19	3.75	37
\$20,365,042 10	\$15,591,618 08	\$30,124,742 01	\$12,901,947 55	\$27,207,687 93	38
6,693	7,736	12,041	6,761	13,797	39
734	611	1,327	951	—	40
828	605	988	640	1,289	41
6,599	7,742	12,380	7,072	13,465	42
4	4½	4½	4½	4	43
\$706,481 24	\$555,779 91	\$1,046,506 65	\$412,733 37	\$923,411 46	44
14,244	12,003	34,955	26,450	31,036	45
7,206	7,573	17,366	13,736	19,306	46
\$4,159,465 90	\$2,848,940 98	\$9,601,280 17	\$4,697,793 71	\$5,551,192 07	47
\$3,617,543 99	\$2,311,569 49	\$8,216,168 29	\$3,678,835 37	\$6,054,551 58	48
\$2,723 00	\$1,695 00	\$2,174 00	\$1,604 00	\$1,774 00	49
1,364	1,185	1,626	743	2,184	50
\$10,390 00	\$7,828 00	\$12,222 00	\$12,435 00	\$8,879 00	51
330	261	268	80	154	52
\$1,266 00	\$1,392 00	\$1,492 00	\$1,722 00	\$957 00	53
\$944,691 24	\$724,538 59	\$1,332,698 68	\$576,097 41	\$1,303,249 45	54
—	—	—	—	—	55
\$80,120 90	\$53,971 20	\$95,627 90	\$45,933 62	\$109,703 86	56
29,359 50	11,161 43	19,303 28	8,588 09	40,673 83	57
10,653 69	2,671 88	5,821 12	1,783 60	5,820 72	58
340 00	365 00	2,669 41	75 00	2,760 00	59
9,774 64	—	—	1,459 39	9,388 93	60
44,998 24	26,917 34	45,038 64	27,633 74	58,847 43	61
9 75	7 22	6 23	7 54	9 51	62

		WORCESTER	
		BAY STATE SAVINGS BANK	PEOPLE'S SAVINGS BANK, IN THE CITY OF WORCESTER
Assets			
1	Cash, checks and items	\$134,135 04	\$392,294 03
2	Due from banks	427,314 65	1,167,178 14
3	U. S. Government obligations, direct and fully guaranteed	5,931,739 78	34,691,339 29
4	State, county and municipal obligations	—	—
5	Other bonds, notes and debentures	138,731 74	2,672,941 34
6	Bank and fire insurance company stocks, etc.	703,375 06	4,272,612 60
7	Real estate loans (conventional)	12,908,395 01	21,918,024 46
8	G.I. loans (in-state)	3,464,094 73	13,468,578 81
9	F.H.A. loans (in-state)	2,133,149 64	9,871,658 08
10	G.I. loans (out-of-state)	1,247,257 67	15,132,335 71
11	F.H.A. loans (out-of-state)	1,431,759 94	10,730,356 67
12	Personal loans	643,287 22	66,787 46
13	Other loans	2,881,754 06	443,902 20
14	Banking premises	—	456,814 91
15	Furniture and fixtures	45,686 50	42,354 26
16	Other real estate owned, etc.	—	72,255 50
17	Taxes and insurance paid on mortgaged properties	—	1,659 77
18	Mortgage acquisition costs	73,058 42	14,220 00
19	Mutual Savings Central Fund, Inc.	24,263 34	151,652 53
20	Deposit Insurance Fund	1 00	1 00
21	All other assets	4,694 86	15,560 44
22	Total	\$32,192,698 66	\$115,582,527 20
Liabilities			
23	Ordinary deposits	\$23,779,629 42	\$87,157,142 23
24	Special Notice Account deposits	5,244,387 85	13,411,215 34
25	Systematic Savings Account deposits	59,287 00	55,462 85
26	Club deposits	14,555 00	422,892 20
27	Borrowed money	—	—
28	Dividends on deposits, declared and unpaid	—	—
29	Unearned discount	187,920 13	568,305 66
30	Due to mortgagors	73,106 32	182,559 23
31	Mortgagors' payments not applied	104,855 78	2,485,042 93
32	Net interim income	197,723 00	1,156,740 59
33	All other liabilities	19,385 14	119,224 76
34	Guaranty Fund	1,286,700 00	6,000,000 00
35	Percentage to total deposits	4.42	5.94
36	Other surplus accounts	1,225,149 02	4,023,941 41
37	Percentage to total deposits	4.21	3.98
38	Total	\$32,192,698 66	\$115,582,527 20
General Information			
39	Number of deposit accounts October 31, 1964	13,366	52,081
40	Number of deposit accounts opened during period	1,301	4,915
41	Number of deposit accounts closed during period	1,405	5,292
42	Number of accounts October 31, 1965	13,262	51,704
43	Annual rate of ordinary and extra dividends paid during period	4 1/8	4 3/8
44	Amount of all dividends paid during period	\$1,155,033 45	\$3,958,607 94
45	Number of deposits made during period	28,782	111,950
46	Number of withdrawals made during period	13,373	69,630
47	Amount deposited during period	\$6,204,492 91	\$21,291,967 77
48	Amount withdrawn during period	\$5,188,755 85	\$19,666,803 09
49	Average amount in each account	\$2,191 00	\$1,946 00
50	Number of real estate loans October 31	2,868	8,035
51	Average real estate loan	\$7,387 00	\$8,851 00
52	Number of other loans October 31	1,159	581
53	Average other loan	\$3,041 00	\$878 00
54	*Gross income received during period	\$1,520,587 20	\$5,150,502 13
Classification of Expenses, Cost per \$1,000 of Deposits			
55	Salaries, fees, bonuses, etc.	\$101,268 20	\$378,352 40
56	*Bank building occupancy	18,730 88	107,667 16
57	Advertising	23,847 99	36,955 87
58	Contributions, etc.	2,557 82	13,133 22
59	State tax	213 54	96,274 06
60	Miscellaneous	72,759 27	166,967 38
61	Total of above costs per \$1,000 of deposits	7 54	7 94

*Includes 3% of amount invested in banking premises.

WORCESTER			YARMOUTH	
WORCESTER COUNTY INSTITUTION FOR SAVINGS	WORCESTER FIVE CENTS SAVINGS BANK	WORCESTER MECHANICS SAVINGS BANK	BASS RIVER SAVINGS BANK	
\$871,144 65	\$464,719 97	\$254,577 08	\$166,564 58	1
3,140,929 36	401,971 53	633,356 60	125,776 31	2
47,830,855 47	32,326,301 72	18,366,350 61	16,028,168 40	3
1,500 00	1,988,248 71	—	—	4
376,973 26	151,200 00	144,256 86	2,231,626 94	5
1,131,687 74	4,266,835 19	3,676,075 68	1,988,760 61	6
21,786,619 78	29,876,674 37	27,635,990 76	39,174,847 22	7
64,020,441 98	16,418,206 34	3,933,120 16	90,568 50	8
42,373,385 41	13,049,074 19	4,590,597 69	147,157 41	9
7,961,546 68	15,575,941 67	8,401,428 15	—	10
22,953,592 22	24,200,336 99	12,577,127 10	—	11
1,158,930 68	455,020 14	1,277,097 83	263,740 06	12
2,116,042 77	837,197 73	503,286 32	1,858,851 69	13
867,632 22	375,900 79	—	257,714 09	14
95,266 99	—	62,921 48	88,532 37	15
172,056 45	116,929 00	55,514 30	34,558 82	16
—	4,775 65	—	—	17
372,455 11	—	—	—	18
251,188 67	121,549 74	104,774 53	27,330 14	19
—	—	1 00	19,110 87	20
884,792 85	58,357 67	17,278 36	30,661 04	21
\$218,367,042 29	\$140,689,241 40	\$82,233,754 51	\$62,533,969 05	22
\$155,035,611 53	\$100,321,474 50	\$57,635,720 94	\$32,524,876 57	23
35,573,697 10	21,610,781 02	13,609,208 54	25,260,798 00	24
72,663 11	153,736 24	51,510 54	—	25
1,188,703 86	254,885 97	246,922 50	165,907 50	26
—	—	—	—	27
688,438 21	1,419,213 17	629,399 49	90,613 89	28
501,103 35	1,685,174 92	544,282 00	491,315 90	29
6,236,472 80	162,419 20	1,267,357 06	239,962 92	30
—	—	1,017,108 22	—	31
278,863 08	126,565 12	50,014 62	24,690 10	32
9,949,797 15	7,735,000 00	4,279,000 00	1,158,431 66	33
5.19	6.32	5.98	2.00	34
8,841,692 10	7,219,991 26	2,903,230 60	2,577,372 51	35
4.61	5.90	4.06	4.45	36
\$218,367,042 29	\$140,689,241 40	\$82,233,754 51	\$62,533,969 05	37
97,597	59,667	27,320	19,526	38
11,026	4,516	1,566	3,471	39
10,962	5,057	1,613	2,195	40
97,661	59,126	27,273	20,802	41
4½	4¼	4½	4	42
\$7,668,725 16	\$4,999,780 44	\$2,823,189 37	\$2,211,393 33	43
248,821	168,011	59,489	54,146	44
153,632	72,795	35,364	33,432	45
\$45,009,358 80	\$23,174,926 97	\$16,132,512 33	\$21,710,232 00	46
\$40,818,197 42	\$21,879,616 51	\$14,720,964 45	\$17,732,603 81	47
\$1,952 00	\$2,065 00	\$2,614 00	\$2,783 00	48
18,173	11,202	5,415	3,231	49
\$8,542 00	\$8,848 00	\$10,552 00	\$12,198 00	50
3,488	1,242	1,861	1,403	51
\$939 00	\$1,040 00	\$957 00	\$1,513 00	52
\$9,881,327 05	\$6,434,006 70	\$3,837,872 72	\$3,011,919 02	53
—	—	—	—	54
\$570,192 48	\$461,141 10	\$300,546 82	\$260,752 79	55
151,960 53	113,104 05	58,420 06	27,449 35	56
53,997 23	43,539 99	32,722 86	21,066 78	57
16,475 00	13,191 62	13,374 60	1,030 00	58
41,459 33	124,675 84	78,081 08	4,140 18	59
377,118 04	230,939 69	130,740 51	128,846 05	60
6 36	8 08	8 62	7 67	61

MUTUAL SAVINGS CENTRAL FUND, INC.
STATEMENTS OF CONDITION, OCTOBER 31, 1965

LIQUIDITY FUND

Assets		Liabilities	
Balances with banks	\$ 100,286 93	Deposits	\$10,127,703 63
United States Government obligations direct and fully guaranteed	10,787,600 38	Surplus	761,161 94
All other assets	978 26		
Total Assets	\$10,888,865 57	Total Liabilities	\$10,888,865 57

DEPOSIT INSURANCE FUND

Assets		Liabilities	
Cash and cash items	\$ 100 00	Assessments from member banks . .	\$50,843,641 77
Balances with banks	356,142 02	All other liabilities	792 54
United States Government obligations direct and fully guaranteed	68,499,535 30	Surplus	18,023,508 76
All other assets	12,165 75		
Total Assets	\$68,867,943 07	Total Liabilities	\$68,867,943 07

SAVINGS BANK INVESTMENT FUND
STATEMENT OF CONDITION, OCTOBER 31, 1965

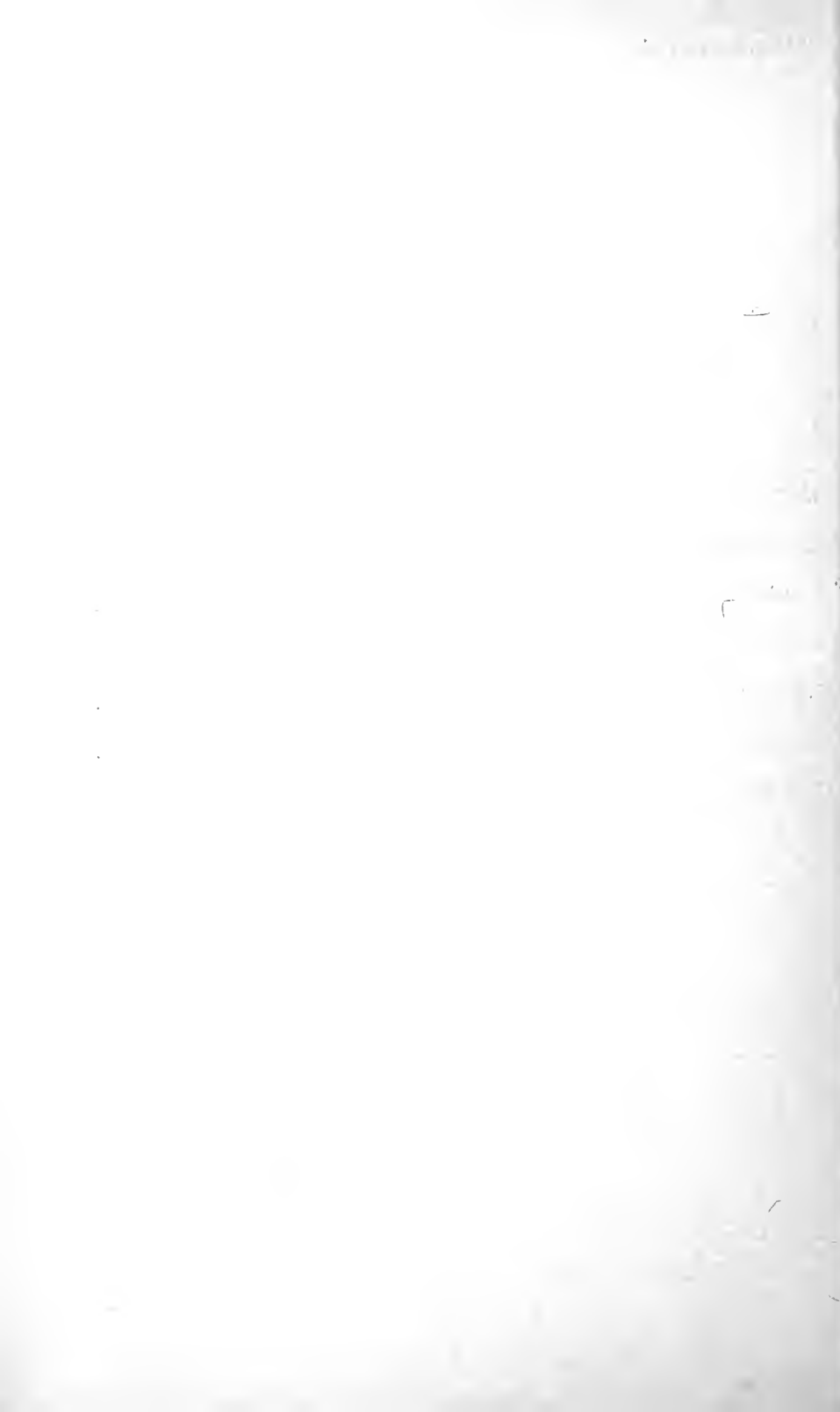
Assets		Liabilities	
Cash	\$ 126,184 36	Shares of beneficial interest (26,839) . .	\$34,916,108 96
Investments (at cost)	35,444,229 41	Accounts payable, investments . .	110,639 77
Dividends receivable	84,322 23	Expenses accrued	2,018 76
Interest receivable	25,462 49	Undistributed net income	440,251 40
		Accumulated and realized gain on securities	211,139 60
		Other liabilities	40 00
Total Assets	\$35,680,198 49	Total Liabilities	\$35,680,198 49

SAVINGS BANKS EMPLOYEES RETIREMENT ASSOCIATION
STATEMENT OF CONDITION, OCTOBER 31, 1965

Assets		Liabilities	
Balances with national banks . .	\$ 42,857 59	Future service funds	\$25,779,461 32
United States Government obligations direct and fully guaranteed	1,127,316 00	Advance payments	4,466,970 50
Other bonds, notes and debentures	1,794,254 00	Other liabilities	1,820,388 84
Bank and Fire Insurance Company stocks	3,087,875 00		
Deposits in savings banks	1,125,000 00		
F.H.A. mortgage loans	23,059,104 95		
All other assets	1,830,413 12		
Total Assets	\$32,066,820 66	Total Liabilities	\$32,066,820 66

STATEMENTS RELATING TO SAVINGS BANKS INDEX

STATEMENT	PAGE
1. Comparative condition of all banks.	105
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4. Comparative statement of transactions	108
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6. Surplus	110
7. Various statistics from 1961 to 1965 inclusive	110



STATEMENT No. 1

COMPARATIVE STATEMENT OF CONDITION OF ALL SAVINGS BANKS

	October 31, 1965	October 31, 1964	% of Total Assets	
			1965	1964
ASSETS				
Cash, checks and items	\$36,656,456 53	\$36,472,298 43	.39	.42
Due from banks	83,317,028 24	93,043,028 05	.88	1.06
U. S. Government obligations direct and fully guaranteed	2,017,804,742 29	1,954,409,214 08	21.39	22.26
State, county and municipal obligations	27,628,537 66	26,985,116 10	.29	.31
Other bonds, notes and debentures	187,348,870 10	193,284,683 88	1.99	2.20
Bank and Fire Insurance Company stocks, etc.	322,753,303 21	295,207,982 02	3.42	3.36
Real estate loans (conventional)	3,840,359,555 02	3,435,340,566 51	40.72	39.13
G.I. loans (in-state)	878,397,553 15	895,477,977 90	9.31	10.20
F.H.A. loans (in-state)	596,095,237 27	505,857,948 86	6.33	5.76
G.I. loans (out-of-state)	502,597,146 69	475,095,975 84	5.33	5.41
F.H.A. loans (out-of-state)	678,177,641 74	633,063,827 59	7.19	7.21
Personal loans	29,365,557 07	21,601,282 22	.31	.25
Other loans	133,062,925 17	120,911,431 63	1.41	1.38
Banking premises	39,877,366 93	38,299,506 89	.42	.44
Furniture and fixtures	13,390,335 99	11,871,120 47	.14	.13
Other real estate owned, etc.	12,303,392 46	11,726,704 07	.13	.13
Taxes and insurance paid on mortgaged properties	485,367 23	348,333 23	.01	—
Mortgage acquisition costs	9,754,223 01	8,432,212 71	.10	.10
Mutual Savings Central Fund, Inc.	9,605,989 34	9,580,196 43	.10	.11
Deposit Insurance Fund	700,239 50	—	.01	—
All other assets	12,391,201 83	*12,981,107 77	.13	.14
TOTAL	\$9,432,072,670 43	\$8,779,990,514 68	100.	100.
LIABILITIES				
Ordinary deposits	\$7,215,283,738 68	\$7,015,861,790 71	76.50	79.90
Special Notice Account deposits	1,131,921,630 21	736,639,761 19	12.00	8.39
Systematic Savings Account deposits	879,104 04	494,046 55	.01	.01
Club deposits	30,394,122 81	30,646,125 57	.32	.35
Borrowed money	50,000 00	3,325,000 00	—	.04
Dividends on deposits, declared and unpaid	283,368 29	259,920 35	—	—
Unearned discount	32,316,712 49	31,199,857 80	.34	.36
Due to mortgagors	112,039,102 86	102,073,665 71	1.19	1.16
Mortgagors' payments not applied	84,132,314 07	74,536,695 10	.89	.85
Net interim income	34,942,038 59	32,722,585 46	.37	.37
All other liabilities	9,702,899 61	8,701,203 14	.10	.10
Guaranty Fund	417,435,449 63	398,881,792 36	4.43	4.54
Surplus	362,692,189 15	344,648,970 74	3.85	3.93
TOTAL	\$9,432,072,670 43	\$8,779,990,514 68	100.	100.

*Includes Deposit Insurance Fund.

STATEMENT No. 2

ANALYSIS OF EARNINGS — EXPENSES — PROFITS AND LOSSES

	Year Ending October 31, 1965
CURRENT OPERATING EARNINGS:	
(a) Interest and discounts on loans	\$321,124,770 07
(b) Interest on bonds	91,647,980 56
(c) Dividends on stocks	18,222,736 26
(d) Commissions, fees, etc.	1,903,164 05
(e) Real estate by foreclosure	73,431 26
(f) Other current operating earnings	579,659 70
Gross Current Operating Earnings	\$433,551,741 90
CURRENT OPERATING EXPENSES:	
(a) Salaries, fees, bonuses, etc.	\$31,167,249 96
(b) Taxes, other than income and real estate	5,219,897 81
(c) Bank building occupancy	6,500,826 83
(d) Furniture and fixtures, equipment, etc.	2,735,897 98
(e) Real estate by foreclosure	90,019 74
(f) Other current operating expenses	16,883,081 43
Total Current Operating Expenses	\$62,596,973 75
NET CURRENT OPERATING EARNINGS	\$370,954,768 15
TRANSFERS TO GUARANTY FUND FROM EARNINGS	15,592,723 80
NET EARNINGS AVAILABLE FOR DIVIDENDS	\$355,362,044 35
ALL DIVIDENDS PAID EXCEPT EXTRA	\$328,800,192 89
NET EARNINGS AFTER ORDINARY DIVIDENDS	\$26,561,851 46
PROFITS ON ASSETS SOLD OR EXCHANGED	7,319,542 53
RECOVERIES, AND REDUCTIONS IN ALLOCATED RESERVES	1,221,294 85
Subtotal	\$35,102,688 84
CHARGES TO SURPLUS, AND ADDITIONS TO ALLOCATED RESERVES:	
(a) On securities	\$7,374,901 25
(b) On loans	1,232,473 80
(c) Extra dividends paid on deposits	267,813 26
(d) Transfers to Guaranty Fund from Surplus	2,975,778 61
(e) All other	1,995,868 92
Total Charges to Surplus, and Additions to Allocated Reserves	\$13,846,835 84
NET PROFITS BEFORE INCOME TAXES	\$21,255,853 00
FEDERAL TAXES PAID	1,004,064 59
NET PROFITS AFTER INCOME TAXES	\$20,251,788 41
TRANSFERS FROM GUARANTY FUND	10,883 13
NET CHANGE FOR PERIOD	\$20,262,671 54
SURPLUS AT BEGINNING OF PERIOD*	377,371,556 20
SURPLUS AT END OF PERIOD*	\$397,634,227 74

*Includes all segregations of Surplus account except Guaranty Fund.

STATEMENT NO. 3

DIVIDEND RATES

ON ORDINARY DEPOSITS

Last Rates of Dividends, Including Extras, Paid or Declared on or Prior to October 31, for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE									
	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
2¼	-	-	-	-	-	-	-	-	-	1
2½	-	-	-	-	-	-	-	-	1	6
2¾	-	-	-	-	-	-	1	4	6	21
2⅞	-	-	-	-	-	-	-	-	-	1
3	-	-	-	-	-	2	21	76	110	134
3⅛	-	-	-	-	-	-	-	3	2	1
3¼	-	-	-	1	3	19	97	89	60	20
3⅝	-	-	-	-	-	-	-	2	-	-
3¾	-	-	-	3	22	96	65	11	9	5
3½	-	3	12	21	83	64	2	1	-	-
4	70	85	125	150	77	4	-	-	-	-
4¼	28	29	5	-	-	-	-	-	-	-
4.20	2	1	-	-	-	-	-	-	-	-
4¼	64	51	36	6	-	-	-	-	-	-
4.30	1	1	-	-	-	-	-	-	-	-
4⅝	5	2	-	-	-	-	-	-	-	-
4½	9	8	2	-	-	-	-	-	-	-
4⅞	-	-	1	-	-	-	-	-	-	-
Total	179	180	181	181	185	185	186	186	188	189
Average Rates	4.15	4.12	4.05	3.97	3.82	3.57	3.31	3.16	3.09	2.99

ON SPECIAL NOTICE ACCOUNT DEPOSITS

Last Rates of Dividends Paid or Declared on or Prior to October 31 for years shown

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH ANNUAL RATE				
	1965	1964	1963	1962	Not in effect prior to 1962
4¼	6	8	10	10	
4.30	1	1	-	-	
4⅝	12	9	1	-	
4½	73	55	21	2	
4⅝	12	10	2	-	
4¾	4	1	-	-	
5	-	-	1	-	
Total	108	84	35	12	
Average Rates	4.49	4.48	4.45	4.29	

AVERAGE OF ALL DIVIDEND RATES FOR YEARS SHOWN

YEAR	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
RATE	4.28	4.23	4.11	3.99	3.82	3.57	3.31	3.16	3.09	2.99

NOTE: The use of October 31 rates in above tables differs from basis used in prior published reports. Rate figures shown above for years 1963 and earlier are adjusted to permit publishing on a uniform basis and will therefore differ moderately from those shown in earlier reports.

STATEMENT No. 4

COMPARATIVE STATEMENT OF YEARLY TRANSACTIONS OF SAVINGS BANKS

	1965	1964
ACCOUNTS¹		
Number opened during year	415,034	434,838
Number closed during year	387,201	419,590
Number open October 31	3,542,221	3,518,574
Average in each account	\$2,357 00	\$2,203 00
DEPOSITS AND WITHDRAWALS¹		
Total deposits October 31	\$8,348,084,473 00	\$7,752,995,598 00
Increase over previous year	\$595,088,875 00	\$620,104,200 00
Number of deposits during year	9,477,580	9,353,522
Number of withdrawals during year	5,227,820	5,203,835
Average deposit	\$240 00	\$249 00
Average withdrawal	\$384 00	\$386 00
Amount deposited during year	\$2,274,352,333 00	\$2,330,872,947 00
Amount withdrawn during year	\$2,008,029,973 00	\$2,009,372,764 00
LOANS		
Number of real estate loans October 31	572,708	552,248
Average real estate loan October 31	\$11,342 00	\$10,765 00
Number of personal security loans October 31	117,201	103,020
Average amount of same	\$1,386 00	\$1,383 00
INCOME, DIVIDENDS, ETC.		
Total income	\$433,551,742 00	\$394,952,726 00
All dividends paid except extra	328,800,193 00	298,166,112 00
Extra dividends	267,813 00	406,382 00
Expenses	62,596,974 00	58,844,314 00
Federal taxes	1,004,065 00	533,772 00
State taxes	4,074,579 00	3,931,145 00
Credited to Guaranty Fund	18,568,502 00	18,998,587 00

¹ Does not include statistics relating to club deposits.

STATEMENT No. 5
OPERATING EXPENSES

	YEAR ENDING OCTOBER 31 1965			1964		1963		1962		1961	
	Amount	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits	Percentage of Income	Cost for each \$1,000 of Deposits
Salaries . . .	\$31,167,249 96	7.17	3.73	7.47	3.82	7.83	3.96	8.01	3.96	8.45	4.02
Occupancy . . .	7,694,348 04	1.77	.92	1.79	.92	1.87	.95	1.96	.97	2.09	1.00
Advertising . . .	3,390,956 10	.78	.41	.79	.40	.81	.41	.85	.41	.91	.44
Contributions and Memberships . .	898,379 28	.20	.11	.20	.10	.20	.10	.21	.11	.23	.11
State Tax . . .	4,074,579 05	.94	.49	.99	.51	.95	.48	.97	.48	.86	.41
Miscellaneous . .	16,564,982 53	3.81	1.98	3.90	1.99	3.99	2.02	3.89	1.92	4.06	1.93
Total . . .	\$63,790,494 96	14.67	7.64	15.14	7.74	15.65	7.92	15.89	7.86	16.60	7.91

STATEMENT No. 6

SURPLUS

AGGREGATE GUARANTY FUND AND SURPLUS ACCOUNT OF THE SAVINGS BANKS ON OCTOBER 31, OF THE LAST FIVE YEARS

YEAR	GUARANTY FUND		SURPLUS ACCOUNT		TOTAL	
	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits	Amount	Per Cent of Deposits
1961 .	\$346,560,024 78	5.63	\$294,985,032 37	4.79	\$641,545,057 15	10.42
1962 .	362,834,755 79	5.46	315,756,033 39	4.75	678,590,789 18	10.21
1963 .	380,163,006 11	5.31	329,547,313 68	4.60	709,710,319 79	9.91
1964 .	398,881,792 36	5.12	344,648,970 74	4.43	743,530,763 10	9.55
1965 .	417,435,449 63	4.98	362,692,189 15	4.33	780,127,638 78	9.31

STATEMENT No. 7

TABLE EXHIBITING THE NUMBER, CONDITION AND PROGRESS OF THE SAVINGS BANKS OF MASSACHUSETTS FROM 1961 TO 1965, INCLUSIVE

YEAR	Num-ber of Banks	Number of Deposit Accounts	Increase over Previous Year	Per-centage of Increase	Amount of Deposits	Increase over Previous Year	Per-centage of Increase	Average of Each Account	Federal Taxes Paid	State Taxes Paid	Expense of Manage-ment	Per-centage of Expense to Deposits	INCREASE IN LOANS	
													Real Estate	Personal Security
1961	185	3,451,187	41,289	1.21	\$6,127,205,278	\$395,191,995	6.89	\$1,775	\$ 97,110	\$2,511,553	\$47,477,987	.774	\$451,967,253	\$ 7,639,586
1962	181	3,607,066	55,879	1.02	6,610,575,656	483,370,378	7.89	1,885	108,421	3,158,198	50,913,060	.770	505,574,998	9,543,585
1963	181	3,604,173	-2,893	— .08	7,132,891,398	522,315,742	7.90	2,036	420,302	3,433,848	55,454,201	.777	545,877,328	21,897,929
1964	180	3,518,574	14,401	.41	7,752,995,598	620,104,200	8.69	2,203	533,772	3,931,145	58,844,314	.758	561,526,966	21,036,568
1965	179	3,542,221	23,647	.67	8,348,084,473	595,088,875	7.68	2,357	1,004,065	4,074,579	62,596,374	.749	550,790,837	19,915,768

SAVINGS BANK LIFE INSURANCE

ROBERT A. MACLELLAN

Commissioner

FRANCIS D. PIZZELLA

Deputy Commissioner

ALLAN S. BEALE

Executive Vice President — SBLI Council

EXHIBITS

COMPILED FROM THE ANNUAL REPORTS

SUBMITTED BY THE SAVINGS BANKS

TO

THE DEPARTMENT OF BANKING AND INSURANCE

AS OF THE CLOSE OF BUSINESS

OCTOBER 31, 1965

SAVINGS BANK LIFE INSURANCE

EXHIBIT A

LIST OF SAVINGS BANKS HAVING INSURANCE DEPARTMENTS AS OF OCTOBER 31, 1965

NAME OF BANK	Location	Insurance Department began business
Arlington Five Cents Savings Bank	Arlington	Nov. 1, 1930
Beverly Savings Bank	Beverly	June 1, 1931
Berkshire County Savings Bank	Pittsfield	Aug. 1, 1911
Boston Five Cents Savings Bank, The	Boston	Nov. 1, 1929
Brockton Savings Bank	Brockton	Nov. 1, 1938
Cambridge Savings Bank	Cambridge	Mar. 1, 1930
Cambridgeport Savings Bank	Cambridge	Nov. 1, 1924
Canton Institution for Savings, The	Canton	Nov. 1, 1934
Charlestown Savings Bank	Boston	Jan. 1, 1956
City Savings Bank of Pittsfield	Pittsfield	July 15, 1912
Essex Savings Bank	Lawrence	Jan. 15, 1949
Fall River Five Cents Savings Bank	Fall River	Nov. 1, 1931
Greenfield Savings Bank	Greenfield	Nov. 1, 1939
Grove Hall Savings Bank	Boston	Nov. 1, 1929
Holyoke Savings Bank	Holyoke	Nov. 1, 1945
Leominster Savings Bank	Leominster	June 1, 1931
Lowell Institution for Savings	Lowell	Nov. 1, 1929
Lynn Five Cents Savings Bank	Lynn	Nov. 1, 1922
Lynn Institution for Savings	Lynn	Nov. 1, 1922
Malden Savings Bank	Malden	Feb. 10, 1954
New Bedford Institution for Savings	New Bedford	July 15, 1930
Newton Savings Bank	Newton	Mar. 1, 1937
North Adams Savings Bank	North Adams	Feb. 29, 1924
People's Savings Bank of Brockton	Brockton	Nov. 2, 1908
Plymouth Five Cents Savings Bank	Plymouth	Nov. 1, 1934
Salem Five Cents Savings Bank	Salem	Nov. 1, 1951
Somerville Savings Bank	Somerville	Nov. 1, 1940
Springfield Five Cents Savings Bank	Springfield	Nov. 1, 1944
Suffolk Franklin Savings Bank	Boston	Nov. 1, 1941
Uxbridge Savings Bank	Uxbridge	Mar. 10, 1931
Waltham Savings Bank	Waltham	Nov. 1, 1925
Warren Institution for Savings	Boston	Nov. 1, 1925
Whitman Savings Bank	Whitman	June 22, 1908
Willey Savings Bank	Boston	Apr. 14, 1931
Worcester County Institution for Savings	Worcester	Mar. 1, 1948
Worcester Mechanics Savings Bank	Worcester	Nov. 1, 1952

NOTE — Copies of the individual statements supporting the composite figures shown in Exhibits B, C and D may be obtained from the Division of Savings Bank Life Insurance, 47 Franklin Street, Boston, Massachusetts.

SAVINGS BANK LIFE INSURANCE

EXHIBIT B

AGGREGATE STATEMENT OF CONDITION OF INSURANCE DEPARTMENTS
OF SAVINGS BANKS

		October 31, 1965
Ledger Assets:		
Foreclosed Real Estate		\$201,278 29
Mortgage loans		128,002,746 86
Collateral loans		1,298,555 33
Policy loans		10,979,542 80
U. S. Government securities		23,476,817 14
Other bonds and notes		33,370,510 37
Stocks		1,989,397 30
Cash in office		66,784 48
Deposits in banks		2,072,184 12
Taxes paid on mortgaged property		24,659 97
Other ledger assets		73,335 20
Personal security loans		944,487 47
Improvement loans		255,039 86
Electronic Computer Asset		332,150 90
Total Ledger Assets		\$203,087,490 09
Non-Ledger Assets:		
Interest due and accrued		\$1,191,450 23
Net uncollected and deferred premiums		3,151,072 26
Unification of mortality		209,127 74
Other non-ledger assets		70,619 37
Total Gross Assets		\$207,709,759 69
Non-admitted Assets		176,622 19
Total Admitted Assets		\$207,533,137 50
Liabilities:		
Legal reserve		\$168,078,059 00
Reserve on supplementary contracts		3,829,235 00
Reserve on unreported claims		320,805 04
Dividends left to accumulate		9,363,772 04
Premiums paid in advance		98,923 28
Unearned interest		422,247 49
Salaries, rent, etc., unpaid		18,287 17
Estimated state and federal tax		324,490 42
Unification of mortality		209,127 74
Due General Insurance Guaranty Fund		3,136 51
Suspense liabilities		1,219,837 11
Policyholders' dividends due and unpaid		43,152 17
Apportioned for 1966 dividends		6,655,175 00
Borrowed money		80,000 00
Total Liabilities		\$190,666,247 97
Surplus in banks		16,866,889 53
Total		\$207,533,137 50

SAVINGS BANK LIFE INSURANCE

EXHIBIT C

AGGREGATE STATEMENT OF INCOME AND DISBURSEMENTS OF INSURANCE
DEPARTMENT OF SAVINGS BANKS FOR YEAR ENDING OCTOBER 31, 1965

Ledger Assets, October 31, 1964	\$193,407,059	19
Income:		
Life premiums { Level	15,857,763	29
{ Group	1,217,268	57
Dividends to purchase paid-up additions	2,151,891	52
Annuity premiums	354,625	08
Total premium income	\$19,581,548	46
Received for supplementary contracts	401,996	02
Dividends left to accumulate at interest	1,450,320	57
Interest and rents	9,443,416	29
Collection fees received from other banks	262,054	50
Unification of mortality	194,009	89
Suspense income	543,893	50
Miscellaneous income	15,578	59
Profit on sale or maturity of securities	13,379	81
Increase in book value ledger assets	25,559	04
Borrowed money	80,000	00
Total income	\$32,011,756	67
Amount carried forward	\$225,418,815	86
Disbursements:		
Death claims	\$5,416,317	02
Matured endowments	801,359	00
Disability claims	6,766	57
Annuity payments	630,116	77
Surrender values	2,773,126	50
Dividends	6,294,381	05
Payments on supplementary contracts	820,514	41
Dividend accumulations surrendered	794,470	60
Collection fees	437,295	10
Medical fees	81,130	16
Salaries	1,146,045	00
Rent	81,901	54
State tax	416,711	61
Federal tax	16,226	28
Social security and unemployment tax	44,899	83
Advertising, printing, postage, etc.	120,290	13
Furniture and fixtures	9,548	60
Miscellaneous expenses	497,715	89
Unification of mortality	194,009	89
Miscellaneous interest payments	12,308	31
Other disbursements	164,969	58
Loss on sale of securities	216,601	68
Reduction in book value ledger assets	132,385	74
Paid to Saving Bank Life Insurance Council	994,815	70
Paid to Treasurer of the Commonwealth	177,738	00
Paid to General Insurance Guaranty Fund	49,680	81
Total disbursements	\$22,331,325	77
Ledger Assets, October 31, 1965	\$203,087,490	09

SAVINGS BANK LIFE INSURANCE

EXHIBIT D

**AGGREGATE STATEMENT OF POLICY ACTIVITY (INCLUDING GROUP INSURANCE)
OF INSURANCE DEPARTMENTS OF SAVINGS BANKS FOR
YEAR ENDING OCTOBER 31, 1965**

	No.	LEVEL Amount	No.*	GROUP Amount	No.	TOTALS Amount
In force Oct. 31, 1964	547,053	\$894,180,695	56,169	\$108,533,927	603,222	\$1,002,714,622
New Issues	25,231	78,521,159	11,270	11,812,536	36,501	90,333,695
Revivals	285	969,600	—	—	285	969,600
Increases	—	9,260,307	7,533	12,028,299	7,533	21,288,606
Terminations:						
Death	3,948	4,628,625	471	777,012	4,419	5,405,637
Disability	—	—	10	26,640	10	26,640
Maturities	915	781,497	—	—	915	781,497
Expiry	1,993	3,382,240	7,308	6,927,670	9,301	10,309,910
Surrenders	8,534	11,735,892	—	—	8,534	11,735,892
Lapses	2,960	9,212,600	—	—	2,960	9,212,600
Decreases	—	5,645,677	—	—	—	5,645,677
Withdrawals	—	—	195	233,995	195	233,995
In force Oct. 31, 1965	554,219	947,545,230	66,988	124,409,445	621,207	1,071,954,675

*Represents the certificate holders of master group policies.

There are also in force as of October 31, 1965, 7,748 annuity contracts representing annual payments of \$988,783.18.

EXHIBIT E

**GENERAL INSURANCE GUARANTY FUND
Principal Office: 47 Franklin Street, Boston**

Organized July 30, 1907

Commenced business June 22, 1908

Robert A. MacLellan, *President*Daniel F. Sullivan, *Vice President*Philip J. Coady, *Treasurer*Francis D. Pizzella, *Clerk*

BOARD OF TRUSTEES: D. England, Jr., J. J. Marshall, R. A. MacLellan, D. F. Sullivan, P. J. Coady, W. J. Fitzgerald, James W. Hull

**STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE
YEAR ENDING OCTOBER 31, 1965**

Ledger Assets, October 31, 1964 \$1,870,067 90

RECEIPTS

Net interest on investments \$ 76,550 19
 Unification of mortality payments from insurance banks 194,009 89
 Payments from insurance banks to General Insurance Guaranty Fund 49,680 81
 Profit on sale of securities 2,190,308 79

DISBURSEMENTS

Unification of mortality payments to insurance banks \$ 194,009 89
 Reimbursement to State under Chapter 178, Section 17 917 32
 Miscellaneous expense —
 Loss on sale of securities —

Ledger Assets, October 31, 1965 \$1,995,381 58

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1965

U. S. Treasury Securities \$1,270,119 41
 Other bonds 284,336 14
 Deposit balance in Savings Bank 418,789 58
 Deposit balance in National Bank 22,136 45
 Total Ledger Assets \$1,995,381 58

SAVINGS BANK LIFE INSURANCE

EXHIBIT F

SAVINGS BANK LIFE INSURANCE COUNCIL
STATEMENT OF RECEIPTS AND DISBURSEMENTS FOR THE YEAR ENDING
OCTOBER 31, 1965

Ledger Assets — October 31, 1964 \$ 1,097 83

RECEIPTS

Payments from insurance banks to Savings Bank Life Insurance Council \$994,815 70

DISBURSEMENTS

Salaries	\$489,007 25
Rent	49,179 63
Social security and unemployment tax	19,237 93
Advertising, printing, postage, etc.	328,420 74
Furniture and fixtures	59,736 83
Miscellaneous expense	47,986 08

\$993,578 46

Ledger Assets — October 31, 1965 \$ 2,335 07

SUMMARY OF LEDGER ASSETS AS OF OCTOBER 31, 1965

Suspense credit balance	\$211,011 72*
Deposit in banks	213,346 79
Total	\$ 2,335 07

•Deduction.





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1965³

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1965³

Massachusetts. Bank Commissioner.

Annual report.

The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES



Massachusetts Bank Commissioner.

ANNUAL REPORT
OF THE
COMMISSIONER OF BANKS
FOR THE
Year Ending December 31, 1965

SECTION D
RELATING TO
TRUST COMPANIES AND CERTAIN
OTHER FINANCIAL INSTITUTIONS



The Commonwealth of Massachusetts
DIVISION OF BANKS AND LOAN AGENCIES
STATE OFFICE BUILDING
100 CAMBRIDGE STREET, BOSTON 02202

Commissioner of Banks
JOHN B. HYNES

Deputy Commissioner of Banks
WILLIAM P. MORRISSEY

Deputy Commissioner of Banks and General Counsel
JOHN P. CLAIR

Chief Director of Bank Examinations
ARTHUR B. MALONE

Director of Trust Company Examinations
EDWARD R. BRADY

Assistant Director of Trust Company Examinations
LAURIE A. EBACHER

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The Commonwealth of Massachusetts

OFFICE OF THE COMMISSIONER OF BANKS
STATE OFFICE BUILDING
100 CAMBRIDGE STREET, BOSTON, APRIL 1, 1966

*To the Honorable Senate and House of Representatives
of the Commonwealth of Massachusetts:*

I have the honor of submitting to you herewith the annual report of the Commissioner of Banks relating to Trust Companies and Certain Other Financial Institutions, pursuant to the provisions of General Laws, Chapter 167, Section 9.

The financial statements and miscellaneous data incorporated herein pertaining to Trust Companies and Certain Other Financial Institutions are for the fiscal year ending December 31, 1965.

Respectfully,

JOHN B. HYNES

Commissioner of Banks

1033.
Pub. Doc. 8
1965-t

TRUST COMPANIES

Two new trust companies commenced doing business during the year 1965: the Liberty Bank and Trust Company, Boston, on August 25, 1965; and the Marblehead Trust Company, Marblehead, on May 17, 1965.

The number of trust companies conducting business was thus increased by two during the year with the total standing at sixty-six on December 31, 1965.

The First National Bank of Webster merged with the Guaranty Bank & Trust Company, Worcester, as of September 30, 1965 under the charter of the trust company.

The total resources of the banking departments of Massachusetts trust companies amounted to \$2,736,073,000, a gain of \$211,899,000 over the prior year.

The total capital funds of the trust companies increased by \$18,306,000 during the year and as of December 31, 1965 totaled \$279,000,000 or approximately 10.20% of the total resources of the banking departments. These capital funds include \$28,262,000 in so-called valuation reserves which for statistical purposes are treated as capital reserves.

Gross earnings totaled \$150,848,631, a gain of \$13,879,945 of which approximately 70% was due to increased income from interest and discount on loans and an additional 20% from increased income from the trust departments.

Net current operating earnings of \$44,388,178 before income taxes for the year 1965 increased by some \$3,925,243 over the previous year. Income taxes paid or accrued amounted to \$15,505,642 which was practically the same figure as in 1964. Taxes paid or accrued represented 34.93% of the net current operating earnings.

Net profits before dividends to stockholders of \$24,723,679 showed an increase of \$2,950,684. Dividends paid to stockholders totaled \$12,765,290 or 51.63% of the net profits before dividends.

The percentage of net capital funds to total net assets on December 31, 1965 was 9.27%. The average for the past ten years is 9.18%. The amount of capital funds in this instance does not include valuation reserves. This capital ratio compares favorably with the national average as of June 30, 1965 which was 8.30% for all insured commercial banks in the nation. It further indicates the ability of management to retain earnings and build reserves for the protection of the depositors while paying increased dividends to savings depositors and returning a fair portion of the profits to the stockholders.

Banking Departments

As mentioned above, the resources of the banking departments increased some \$211,899,000 during 1965. The loan portfolio comprised approximately 84% of the gain dollarwise. This growth exceeds the average annual increase during the past five years of \$155,800,000. During this five-year period total assets of the banking departments have grown nearly \$800,000,000.

Demand deposits of individuals, partnerships and corporations rose \$89,963,000 or 6.65% and as of the close of 1965 reached \$1,442,934,000. Deposits of the U. S. Government continued the decline began in 1964 and were down \$11,605,000 to a total of \$46,289,000 at the year end. At the same time state, county and municipal deposits increased by \$17,942,000 to a total of \$176,603,000. The overall demand deposits in the trust companies continued their growth and as of December 31, 1965 totaled \$1,828,148,000, an increase of \$98,165,000 for the year. Commercial time deposits continued to climb and at the end of 1965 reached \$104,080,000, up \$23,377,000 or 28.97% over the prior year and a 173.15% increase during the past three years.

Sixty-three trust companies reported savings deposits aggregating \$414,516,000, an increase of \$59,754,000 or 16.84% over the year 1964. Savings deposits in trust companies have grown steadily during the years. The average rate of interest for the year 1965 was 3.45%.

Total capital funds showed another gain for the year and on December 31, 1965, exclusive of valuation reserves of \$28,262,000, amounted to \$251,103,000, up \$16,544,000 for the year. Included in the capital accounts are the Guaranty Funds amounting to \$16,895,000 which are maintained as a protection for savings depositors.

As an additional protection to both savings and commercial depositors, sixty-two trust companies in this Commonwealth are insured by the Federal Deposit Insurance Corporation whereby the accounts of each depositor are insured in the aggregate amount of \$10,000.

Trust Departments

The resources of the trust departments continued to show a steady growth and as of December 31, 1965 amounted to \$4,189,861,000, an increase of \$345,706,000. Additional holdings of stocks accounted for 57.70% of the increase while 27.87% was reflected in holdings of bonds. It has become increasingly evident that the fiduciary activities of our banks are becoming more widely known and the skill and integrity displayed in their management more generally appreciated.

There are thirty-four trust companies actively exercising trust department functions. The assets of agency accounts in twenty-six of these departments are carried at a book value of \$6,001,228,000. Seven of these banks also held assets of \$475,985,000 as transfer, escrow, bond and coupon paying agent, registrar, depository, or in similar capacities.

Comparative Figures Relating to All Trust Companies on December 31, 1965 and December 31, 1964

(Amounts shown in thousands)

	1965	1964	INCREASE
Number of trust companies	66	64	2
Member of Federal Deposit Insurance Corporation	62	61	1
Members of Federal Reserve System	18	18	0
Banking Departments:			
Capital stock	\$ 75,468	\$ 71,688	\$ 3,780
Surplus, guaranty fund, undivided profits, and reserves ¹⁻²	203,896	189,370	14,526
Demand deposits	1,828,148	1,729,983	98,165
Time deposits	104,080	80,703	23,377
Savings deposits	418,757	358,455	60,302
Total assets	2,736,073	2,524,174	211,899
Trust Departments total assets	4,189,861	3,844,155	345,706
Total resources in both departments	6,925,934	6,368,329	557,605

¹ Includes earnings retained in trust departments.

² Includes valuation reserves (1965) \$28,262; (1964) \$26,500.

Increases of Common Stock

DATE APPROVED	NAME OF BANK	INCREASE APPROVED	AUTHORIZED CAPITAL
Jan. 20, 1965	Franklin County Trust Company, Greenfield . .	\$ 20,000	\$ 500,000
Jan. 22, 1965	Cape Cod Bank and Trust Company, Hyannis . .	150,000	600,000
Jan. 22, 1965	Natick Trust Company, Natick . .	120,000	320,000
Jan. 25, 1965	Coolidge Bank and Trust Company, Watertown . .	50,000	500,000
Jan. 28, 1965	Commercial Bank and Trust Company, Wilmington . .	19,250	350,000
Jan. 29, 1965	County Bank and Trust Company, Cambridge . .	300,000	600,000
Feb. 1, 1965	Dedham Trust Company, Dedham . .	152,662	593,662
Mar. 16, 1965	B. M. C. Durfee Trust Company, Fall River . .	92,100	1,013,100
Mar. 18, 1965	Fall River Trust Company, Fall River . .	101,500	1,116,500
July 22, 1965	Guaranty Trust Company, Waltham . .	49,280	746,240
July 26, 1965	Colonial Bank and Trust Company, Athol . .	100,000	200,000
Aug. 2, 1965	Western Bank and Trust Company, West Springfield . .	80,000	280,000
Sept. 27, 1965	Guaranty Bank & Trust Company, Worcester . .	600,000	2,321,200
Oct. 28, 1965	City Bank & Trust Company, Boston . .	630,000	1,260,000
Nov. 10, 1965	Fiduciary Trust Company, Boston . .	250,000	1,250,000
Nov. 15, 1965	Slade's Ferry Trust Company, Somerset . .	8,000	168,000
Dec. 1, 1965	Garden City Trust Company, Newton . .	82,014	712,950

Change in Name Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
July 20, 1965	Athol Bank and Trust Company to Colonial Bank and Trust Company	384 Main Street, Athol

Branch Offices Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 4, 1965	Dedham Trust Company, Dedham . .	21 Memorial Drive, Randolph
Jan. 4, 1965	Norfolk County Trust Company, Brookline . .	84 North Main Street, Randolph
Jan. 28, 1965	Berkshire Bank & Trust Company, Pittsfield . .	North Street and Madison Avenue, Pittsfield
Jan. 28, 1965	Western Bank and Trust Company, West Spring- field . .	1000 Riverdale Street, West Spring- field
Apr. 8, 1965	State Street Bank and Trust Company, Boston . .	Fields Corner Shopping Center, Dorchester
May 20, 1965	Town Bank and Trust Company, Brookline . .	1186 Boylston Street, Brookline
May 20, 1965	Citizens Bank and Trust Company of Peabody, Peabody . .	Peabody Industrial Park, Peabody
July 20, 1965	Attleboro Trust Company, Attleboro . .	Tri-Boro Shopping Plaza, Toner Blvd., North Attleboro
July 20, 1965	Guaranty Bank & Trust Company, Worcester . .	1205 Main Street, Leicester
July 20, 1965	Guaranty Bank & Trust Company, Worcester . .	240 West Boylston Street, West Boylston
Oct. 22, 1965	Framingham Trust Company, Framingham . .	799-801 Water Street, Framingham
Oct. 22, 1965	Valley Bank and Trust Company, Springfield . .	Cor. Boston Road and Fernbank Road, Springfield
Oct. 22, 1965	Ware Trust Company, Ware . .	West Street Shopping Center, Ware
Dec. 30, 1965	City Bank & Trust Company, Boston . .	1214 Blue Hill Avenue, Mattapan

Branch Offices Discontinued

EFFECTIVE DATE	NAME OF BANK	LOCATION
Apr. 12, 1965	Framingham Trust Company, Framingham . .	5 Kendall Street, Framingham
July 23, 1965	Beverly Trust Company, Beverly . .	325 Broadway, Lynnfield

Changes in Location Authorized

DATE AUTHORIZED	NAME OF BANK	LOCATION
Jan. 28, 1965	Norfolk County Trust Company, Brookline (Branch Office)	1290 Boylston Street, Brookline
Apr. 8, 1965	Safe Deposit Bank and Trust Company, Spring- field (Branch Office)	153 Main Street, Monson
May 20, 1965	Lynn Safe Deposit & Trust Company, Lynn (Main Office)	Adjacent to present location on Market Street, Lynn
May 20, 1965	State Street Bank and Trust Company, Boston (Branch Office)	10 Tremont Street, Boston
May 20, 1965	Cape Ann Bank & Trust Company, Gloucester (Branch Office)	17 Union Street, Manchester
July 20, 1965	Rockland Trust Company, Rockland (Branch Office)	Cushing Plaza, Route 3A, Cohasset

Change in Location Authorized (continued)

DATE AUTHORIZED	NAME OF BANK	LOCATION
Oct. 22, 1965	Essex County Bank and Trust Company, Lynn (Branch Office)	Cor. Lowell and Russell Streets, Peabody
Oct. 22, 1965	Valley Bank and Trust Company, Springfield (Branch Office)	Cor. Boston Road and Seymour Ave- nue, Springfield
Nov. 15, 1965*	State Street Bank and Trust Company, Boston (Main Office)	225 Franklin Street, Boston
Nov. 16, 1965	Guaranty Bank & Trust Company, Worcester (Branch Office)	39 Elm Street, Southbridge

*Effective Date.

*Legislation Enacted Relating to Trust Companies
and Certain Other Financial Institutions**Acts of 1965*

CHAPTER	AMENDMENT TO:	DESCRIPTION
41	G.L., C. 172, s. 23	Requiring disclosure of the names of persons owning ten per cent or more of the stock of a trust company.
154	G.L., C. 167, s. 12	Further prohibiting unauthorized banking.
262	G.L., C. 172, s. 55, subsec. A	Authorizing investment in first mortgage loans on certain leasehold interests.
279	G.L., C. 172, s. 21, subsec. D	Modifying the procedure attendant to an increase or reduction of capital stock.
299	G.L., C. 172, new s. 25A	Authorizing the issuance and sale of capital notes and debentures.
705	G.L., C. 167, s. 51, 51(b)	Relative to participation loans insured by the federal housing administration.
838	Acts and Resolves of 1965	Authorizing changes in the capital structure of the Massachusetts Hospital Life Insurance Company.
852	G.L., C. 168, s. 10, prov. 3	Prohibiting newly elected trustees or other officers of savings banks from also serving as directors or officers of commercial banks.

Regulations

The Commissioner of Banks promulgated no regulations relating to trust companies during the period beginning January 1, 1965 and ending December 31, 1965.

CORPORATIONS SUBJECT TO CHAPTER 172A OF THE GENERAL LAWS

There were three corporations doing business under this statute on December 31, 1965, with total assets of \$13,893,056. One of these is a Morris Plan company and the other two are banking companies. The deposits of one of the latter are insured up to \$10,000 by the Federal Deposit Insurance Corporation.

Branch Office Authorized

DATE AUTHORIZED	NAME OF COMPANY	LOCATION
May 20, 1965	The New Bedford Morris Plan Company, New Bedford	15-16 Taunton Green, Taunton

TRANSMISSION AGENCIES

Money transmitted to foreign countries during 1965 by those holding licenses under Chapter 169 of the General Laws amounted to \$1,170,136.

There were five licenses in force on December 31, 1965 to transact this type of business. The deposits of customers of these agencies are protected by surety or collateral bonds, \$15,000 each agency, in the custody of the Treasurer and Receiver General of the Commonwealth. Their other assets are not under the supervision of the Commissioner of Banks.

OTHER INSTITUTIONS SUBJECT TO SUPERVISION AND EXAMINATION

The Massachusetts Hospital Life Insurance Company, Brown Brothers Harriman & Co., Baystate Corporation and Shawmut Association, Inc., the latter two corporations as holding companies and owners of the majority of the capital stock in two groups of trust companies and national banks, are supervised and examined by the Commissioner in accordance with statutory authority.

The total assets of these institutions including the various trust funds administered totaled \$576,319,226 on December 31, 1965.

INDEX TO THE ANNUAL REPORTS

(Alphabetically by Name)

TRUST COMPANIES

NAME	LOCATION	Pages		
		Officers, Directors, etc.	Assets	Liabilities, etc.
Arlington Trust Company	Lawrence	9	38	40
Attleboro Trust Company	Attleboro	4	19	21
Berkshire Bank & Trust Company	Pittsfield	12	47	49
Beverly Trust Company	Beverly	4	19	21
B. M. C. Durfee Trust Company	Fall River	8	31	33
Boston Safe Deposit and Trust Company	Boston	4	19	21
Brighton Bank & Trust Company	Boston	4	19	21
Bristol County Trust Company	Taunton	14	51	53
Brookline Trust Company	Brookline	6	26	28
Cambridge Trust Company	Cambridge	6	27	29
Cape Ann Bank & Trust Company	Gloucester	8	35	37
Cape Cod Bank and Trust Company	Hyannis (Barnstable)	9	35	37
Chatham Trust Company	Chatham	7	31	33
Citizens Bank and Trust Company of Peabody	Peabody	11	47	49
City Bank & Trust Company	Boston	4	19	21
Colonial Bank and Trust Company	Athol	4	18	20
Commerce Bank & Trust Company	Worcester	16	59	61
Commercial Bank and Trust Company	Wilmington	15	59	61
Coolidge Bank and Trust Company	Watertown	15	55	57
County Bank and Trust Company	Cambridge	7	27	29
Dedham Trust Company	Dedham	7	34	33
Depositors Trust Company	Medford	10	42	44
Essex County Bank and Trust Company	Lynn	10	39	41
Fall River Trust Company	Fall River	8	31	33
Falmouth Trust Company	Falmouth	8	34	36
Fiduciary Trust Company	Boston	5	22	24
First Bank and Trust Company of Haverhill	Haverhill	9	35	37
First Bank and Trust Company of Needham	Needham	11	43	45
Framingham Trust Company	Framingham	8	35	37
Franklin County Trust Company	Greenfield	8	35	37
Garden City Trust Company	Newton	11	46	48
Guaranty Bank & Trust Company	Worcester	16	59	61
Guaranty Trust Company	Waltham	14	55	57
Harvard Trust Company	Cambridge	7	27	29
Lexington Trust Company	Lexington	9	39	41
Liberty Bank and Trust Company	Boston	5	23	25
Lynn Safe Deposit & Trust Company	Lynn	10	39	41
Malden Trust Company	Malden	10	39	41
Marblehead Trust Company	Marblehead	10	39	41
Massachusetts Bank and Trust Company	Brockton	6	23	25
Melrose Trust Company	Melrose	10	43	45
Middleborough Trust Company	Middleborough	11	43	45
Milton Bank and Trust Company	Milton	11	43	45
Natick Trust Company	Natick	11	43	45
Naumkeag Trust Company	Salem	12	47	49
Newton-Waltham Bank and Trust Company	Waltham	14	55	57
Norfolk County Trust Company	Brookline	6	27	29
Old Colony Trust Company	Boston	5	23	25
Quincy Trust Company	Quincy	12	47	49
Rockland Trust Company	Rockland	12	47	49
Safe Deposit Bank and Trust Company	Springfield	13	51	53
Saugus Bank and Trust Company	Saugus	13	50	52
Shrewsbury Bank and Trust Company	Shrewsbury	13	51	53
Slade's Ferry Trust Company	Somerset	13	51	53
State Street Bank and Trust Company	Boston	5	23	25
Surety Bank and Trust Company	Wakefield	14	54	56
The First Bank and Trust Company	Chelmsford	7	31	33
Town Bank and Trust Company	Brookline	6	27	29
United States Trust Company	Boston	5	23	25
University Trust Company	Cambridge	7	30	32
Valley Bank and Trust Company	Springfield	13	51	53
Wakefield Trust Company	Wakefield	14	55	57
Ware Trust Company	Ware	15	55	57
Western Bank and Trust Company	West Springfield	15	58	60
Winchester Trust Company	Winchester	15	59	61
Woburn Bank and Trust Company	Woburn	15	59	61



ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
LOCATIONS OF MAIN OFFICES
AND BRANCHES
NAMES OF PRESIDENT, TREASURER,
DIRECTORS AND MEMBERS OF
EXECUTIVE COMMITTEE
AND
CORPORATIONS SUBJECT TO CHAPTER 172A
OF THE GENERAL LAWS

ATHOL

Colonial Bank and Trust Company
384 Main Street

B.D. Coltin
President

R. H. Barry
Treasurer

Directors

T. J. Arria	J. G. Gagliardi
*R. H. Barry	*J. Grossman
*C. C. Carbone	Irving Leighton
M. A. Casella	*T. S. Mann
E. F. Cetto	*Louis Plotkin
Barry Coltin	*Maurice Shear
*William Coltin	E. C. Temple
*D. E. Dick	Robert Waldman
J. D. Eaton	*Allan Zuker

ASSETS

Banking Department . . \$2,763,899 50

ATTLEBORO

Attleboro Trust Company
8 North Main Street

Branch Offices

7 County Street, Attleboro
2 North Washington Street, North Attleboro
Toner Boulevard, North Attleboro

S. M. Gower, Jr.
President

H. C. MacKell
Treasurer

Directors

E. H. Augat	H. C. MacKell
G. G. Bergh	*J. W. McIntyre
T. K. Bliss	G. E. Nerney
C. W. Cederberg	*W. A. Nerney
*L. S. Chilson	R. V. Olson
*P. M. Engel	*W. C. H. Prentice
E. R. Farrell, Jr.	L. B. Smith
*S. M. Gower, Jr.	H. H. Sweet
A. L. Hall	W. F. Walton
A. R. Hilsinger, Jr.	G. L. Williams
*A. A. Ley	C. R. Yeager

ASSETS

Banking Department . . \$18,633,255 71
Trust Department . . 10,517,219 07

BEVERLY

Beverly Trust Company
165-167 Cabot Street

Branch Offices

721 Hale Street, Beverly Farms
81 Elm Street, Danvers
Post Office Square, Lynnfield
5 Dodge Street, North Beverly
Hamilton Shopping Center, South Hamilton

R. H. Corning
President

E. E. Hatch
Treasurer

Directors

R. J. Broderick	N. R. Jack
R. J. Brown	*O. J. Kanter
*R. H. Corning	A. G. Means
*H. L. Desjardins	G. J. Pappas
C. H. Glovsky	*R. C. Southwick
*R. H. Gove	

ASSETS

Banking Department . . \$15,275,079 77
Trust Department . . 142,821 62

BOSTON

Boston Safe Deposit and Trust Company
100 Franklin Street

W. W. Wolbach
President

R. E. Bennink
Treasurer

Directors

*V. R. Alden	R. R. Higgins
John Barker, Jr.	*D. J. Hurley
G. W. Blakeley, Jr.	*John Lowell
R. F. Chick	*Ralph Lowell
H. C. Cornuelle	*George Olmsted, Jr.
D. C. Crockett	*George Putnam, Jr.
Edward Dane	J. R. Quarles
*C. F. Eaton, Jr.	*S. R. Rabb
J. W. Forrester	D. P. Robinson, Jr.
C. F. Gay	*J. E. Rogerson
R. F. Gow	*W. W. Wolbach
J. L. Grandin, Jr.	

ASSETS

Banking Department . . \$106,451,149 17
Trust Department . . 803,141,733 30

Brighton Bank & Trust Company
363 Washington Street
(Brighton District)

M. C. Daly
President

W. A. Smith
Treasurer

Directors

Nunziato Antonellis	E. P. Ford
Nunziato Antonellis, II	*E. T. Kiley
*George Cahill	E. J. King
A. J. Cellucci	Eli Sokolove
J. H. Connors	J. W. Sullivan
*Nazzareno Cuggino	A. J. Welch, Jr.
*M. C. Daly	

ASSETS

Banking Department . . \$3,732,304 36

City Bank & Trust Company
175 Washington Street

130 Newmarket Square, Roxbury

Rubin Epstein
President

D. G. Doty
Treasurer

Directors

H. R. Brownson	Harry Marks
*Leon Cangiano	*S. W. Poorvu
N. S. Coyne	W. C. Rowe
Martin DeMatteo, Jr.	H. L. Shivek
D. G. Doty	Nathan Silverstein
*W. P. Dugan	Louis Spero
*Rubin Epstein	Frances Tomasello
St. Clair E. Hale	V. P. Wilbur
Maurice Krasner	Harry Winokur
*David Livingston	M. J. Zabarsky
J. E. Margolis	

ASSETS

Banking Department . . \$40,595,788 77
Trust Department . . 40,745 44

Fiduciary Trust Company
10 Post Office Square
R. H. Gardiner
President
J. O. Bangs
Treasurer
Directors

J. Q. Adams	R. M. P. Kennard
J. B. Ames	R. T. Lyman, Jr.
*J. O. Bangs	*E. F. MacNichol
J. W. Bryant	*E. H. Osgood
Samuel Cabot, Jr.	M. D. Perkins
Philip Dean	*P. H. Theopold
*R. H. Gardiner	J. L. Thorndike
H. R. Guild	J. N. White
F. W. Hatch, Jr.	*R. G. Wiese
A. B. Hunt	*R. B. Williams
E. H. Kendrick	

ASSETS

Banking Department	.	.	\$15,798,405 42
Trust Department	.	.	216,314,375 03

Liberty Bank and Trust Company
311 Washington Street
B. D. Schulman
President
E. S. Buchanan
Treasurer
Directors

Kenneth Bornstein	*L. M. Levinson
H. G. Carlson	Charles Maliotis
Eleanore Gately	J. L. Milhender
Maurice Grossman	Gerald Rosen
*R. B. Gryzmish	*B. D. Schulman
Eli Jacobson	*H. B. Shpiner
Morton Ladge	

ASSETS

Banking Department	.	.	\$5,152,274 17
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Old Colony Trust Company
1 Federal Street
Branch Office
45 Milk Street
Paul I. Wren
President
R. W. Ficken
Treasurer
Directors

J. S. Ames, Jr.	J. E. Lawrence
*S. C. Badger	H. M. Leen
G. R. Brown	J. W. Lund
F. H. Burr	J. R. Morss
C. C. Cabot	J. T. Noonan
A. J. Casner	*A. H. Parker, Jr.
F. C. Church	Q. A. Shaw, Jr.
*A. L. Coburn, Jr.	*H. S. Warren
R. C. Damon	H. B. Washburn, Jr.
J. L. Gardner	C. A. Wood
C. W. Haffenreffer	J. N. Worcester
C. S. Hart	*P. I. Wren
Amor Hollingsworth	

ASSETS

Banking Department	.	.	\$12,609,949 29
Trust Department	.	.	1,921,127,588 02

State Street Bank and Trust Company
225 Franklin Street
Branch Offices
Corner Arlington and Providence Streets
 587 Boylston Street
 691 Boylston Street
 711 Boylston Street
 16 Court Street
 24 Federal Street
 111 Franklin Street
 125 High Street

Corner Massachusetts Avenue and Boylston Streets
Corner State and Congress Streets
 71 Summer Street

 300 Western Avenue, Brighton
 508 Geneva Avenue, Dorchester
 948 Bennington Street, East Boston
 60 Newmarket Square, Roxbury
 2343 Washington Street, Roxbury
 631 V.F.W. Parkway, West Roxbury

H. F. Hagemann, Jr.
President
D. J. Lewis
Treasurer
Directors

C. B. Barnes	C. M. Hutchins
*E. L. Bigelow	*W. D. Ireland
H. M. Bliss	P. M. Morgan
Theodore Chase	*J. T. G. Nichols, III
*W. H. Claflin	*Robert Proctor
*W. S. Edgerly	H. S. P. Rowe
F. M. Forbes, Jr.	*Richard Saltonstall
A. E. Gilman	*W. B. Snow
*H. F. Hagemann, Jr.	*C. H. Wardwell
*E. B. Hanify	Moses Williams
C. E. Hodges	J. J. Wilson
H. P. Hood	*S. H. Wolcott, Jr.
J. S. Howe	*A. S. Woodworth

ASSETS

Banking Department	.	.	\$787,702,185 98
Trust Department	.	.	734,029,086 51

United States Trust Company
30 Court Street
Branch Offices
475 Blue Hill Avenue
1603 Blue Hill Avenue
A. R. Morse
President
John Morse
Treasurer
Directors

*D. M. Boylan	*A. R. Morse
*F. S. Deland	John Morse
*A. H. Dolben	*J. R. Morse
H. B. Ehrmann	E. P. Pope
*P. W. Fitzpatrick	G. F. Wallburg
*M. S. Grossman	P. C. Welch

ASSETS

Banking Department	.	.	\$51,502,320 15
Trust Department	.	.	16,782,038 05

*Executive Committee Member.

BROCKTON**Massachusetts Bank and Trust Company**
245 Main StreetOswald Braadland J. E. Sullivan
President *Treasurer**Directors*

*Oswald Braadland	*F. A. Kineus
*S. C. Brown	*J. N. Lipman
*J. G. Callahan	*E. D. Mullare
*Max Coffman	*Hjalmar Peterson
*Lester Gilson	*J. M. Tosca
*R. C. Jones	*Peter Varrasso
*J. D. Keefe	

ASSETS

Banking Department \$3,885,281 60

BROOKLINE**Brookline Trust Company**
1341 Beacon Street**Branch Offices**1346 Beacon Street
1627 Beacon Street
1228 Boylston Street
1 Harvard StreetG. W. Graham F. J. Paul
President *Treasurer**Directors*

*W. A. Anastos	T. C. Haffenreffer, Jr.
F. W. Capper	*W. J. Hickey, Jr.
Hamilton Coolidge	Samuel Pinanski
*Edward Dane	B. B. Rapalyea
*F. S. Deland, Jr.	C. F. Rowley
*G. W. Graham	

ASSETSBanking Department \$32,774,657 15
Trust Department 2,393,440 76**Norfolk County Trust Company**
1319 Beacon Street**Branch Offices**2 South Main Street, Bellingham
2 Elm Street, Braintree
1000 Washington Street, South Braintree
710 Washington Street, Canton
620 Hammond Street, Chestnut Hill
390 Washington Street, Dedham
858 Washington Street, Dedham
49 Main Street, Franklin
478 Main Street, Medfield
Main Street, Medway
2 Eliot Street, Milton
376 Granite Avenue, East Milton
40 First Avenue, Needham
1055 Great Plain Avenue, Needham
968 Highland Avenue, Needham Hts.
699 Washington Street, Norwood
1381 Hancock Street, Quincy
60 McGrath Highway, Quincy
84 North Main Street, Randolph
15 Post Office Square, Sharon
810 Washington Street, Stoughton
979 Main Street, Walpole
132 Washington Street, East Walpole
15 Central Street, Wellesley
342 Washington Street, Wellesley Hills**Norfolk County Trust Company (Continued)**693 High Street, Westwood
525 Washington Street, WeymouthJ. P. Winchester W. F. Peters
President *Treasurer**Directors*

P. D. Balcom	J. W. Kunhardt
J. P. Birmingham	*Harvey MacArthur
Matthew Brown	C. F. Machen
*E. O. Cappers	D. J. Mann
*F. A. Carlson	A. C. McMeniman
D. P. Carter	*H. B. Nash
*D. P. Colburn	F. P. Parker
K. F. Coreoran	R. P. Sonnabend
D. H. Danforth	*Neil Tillotson
D. P. DiMaggio	J. P. Tyrrell
J. H. Draper, Jr.	*R. S. Willis
*George Howland	*J. P. Winchester

ASSETSBanking Department \$167,128,194 40
Trust Department 10,439,922 38**Town Bank and Trust Company**
294 Harvard Street(Office vacant) J. J. Callahan, Jr.
President *Treasurer**Directors*

M. L. Ambrogne	H. J. Lewenstein
*F. G. Begley	*R. C. Linnell
*R. M. Bonin	*Raymond Mannos
C. N. Collatos	S. L. Miller
*Martin Colten	F. P. Nadel
James Condos	F. J. Reardon
Terrence Geoghegan	N. E. Rogen
Stanley Gruber	P. D. Slater
M. B. Kaffer	

ASSETS

Banking Department \$6,004,845 67

CAMBRIDGE**Cambridge Trust Company**
1336 Massachusetts AvenueH. G. Bradlee R. F. Doyle
President *Treasurer**Directors*

R. B. Bailey	*M. G. Kispert
*S. E. Bain	G. A. Macomber
William Bentinck-Smith	M. P. McNair
*R. F. Bradford	W. L. Payson
*H. G. Bradlee	E. W. Phippen
Melville Chapin	J. I. Stockwell
L. H. Clark	W. L. Taggart, Jr.
J. M. Dry	C. M. Williams
H. M. Hague	*H. D. Winslow

ASSETSBanking Department \$29,739,760 74
Trust Department 17,588,572 56

County Bank and Trust Company
515 Massachusetts Avenue
Branch Office
310 Cambridge Street

B. H. Bowden
President

F. E. Morse
Treasurer

Directors

*B. H. Bowden *R. F. Nutting
 J. V. Harrington E. I. Snider
 *B. A. Johnson *F. L. Tucker
 F. H. Lovejoy *C. V. Vappi
 R. W. MacPherson

ASSETS

Banking Department . . \$16,556,984 25

Harvard Trust Company
1414 Massachusetts Avenue

Branch Offices

615 Concord Avenue
 226 Main Street
 674 Massachusetts Avenue
 689 Massachusetts Avenue
 1847 Massachusetts Avenue
 575 Technology Square
 655 Massachusetts Avenue, Arlington
 10 Leonard Street, Belmont
 63 Trapelo Road, Belmont
 491 Trapelo Road, Belmont
 38 Main Street, Concord
 288 Great Road, Littleton

T. R. Beal
President

D. P. Noyes
Treasurer

Directors

*H. M. Allen E. L. Frost
 G. E. Bates Helge Holst
 *T. R. Beal T. M. Horan
 Adrian Brogini John Mirak
 P. R. Corcoran E. S. Newbury, Jr.
 *E. A. Crane J. F. Rich
 J. M. Curley, Jr. D. M. Robinson
 *P. V. Cusick Alan Steinert
 J. K. Damon *T. L. Storer
 *R. R. Duncan Gilman Wallace
 R. W. Fawcett *J. O. Welch
 H. S. Ferguson L. G. Wiggins

ASSETS

Banking Department . . \$152,088,213 06
 Trust Department . . 82,337,603 70

University Trust Company
2360 Massachusetts Avenue

C. A. Brusich
President

H. L. McKinnon
Treasurer

Directors

*C. A. Brusich *F. A. Massé
 *J. L. Danehy Harry Mazman
 Thomas Danehy *D. M. Murphy
 C. T. Dorfman *P. J. Nelligan
 J. F. Griffin J. T. White
 *T. W. Lynch *F. R. Zelck

ASSETS

Banking Department . . \$6,701,446 85

CHATHAM

Chatham Trust Company
Main Street

C. A. Bearse
President

J. W. Deer
Treasurer

Directors

C. A. Bearse J. T. Manson, II
 *E. B. Ellis K. H. Pratt
 *C. C. Harding *H. F. Reynolds
 F. W. Howes

ASSETS

Banking Department . . \$4,230,311 50

CHELMSFORD

The First Bank and Trust Company
44 Central Square

Branch Offices

95 Boston Road, North Billerica
 290 Central Street, Lowell

W. C. Lahue
President

E. F. Day
Treasurer

Directors

M. J. Brown C. S. Kokinos
 E. F. Burns *W. C. Lahue
 J. L. Cooney *C. A. E. Peterson
 N. E. Day *E. V. Whalen
 *R. A. Johnson

ASSETS

Banking Department . . \$7,047,069 49

DEDHAM

Dedham Trust Company
567 High Street

Branch Offices

157 Central Street, Norwood
 129 South Street, Plainville
 21 Memorial Parkway, Randolph
 907 Main Street, Walpole

V. B. Hitchins
President

J. W. McDonald
Treasurer

Directors

H. J. Cannon F. J. Moran
 H. J. Carney J. J. Morley
 *R. B. Conant, Jr. J. J. Murphy
 *A. G. Geishecker *F. W. Musche
 R. P. Greaves H. M. Putnam
 V. B. Hitchins J. J. Riley
 *F. A. Hunt F. W. Rust, Jr.
 A. J. Lorusso H. B. Siegle
 W. D. McLean *R. J. Vitelli
 C. J. Monahan

ASSETS

Banking Department . . \$14,314,902 34

FALL RIVER

B. M. C. Durfee Trust Company
80 North Main Street

Branch Offices
77 Bank Street
1000 North Main Street
236 South Main Street

W. R. S. Eaton
President

W. B. Clayton, Jr.
Treasurer

Directors

P. L. Amiot	Benjamin Horvitz
Edward Brayton	*T. J. Hudner
*J. S. Brayton, Jr.	E. A. Jaffe
L. S. Brayton	William Mason
P. S. Brayton	*C. M. Moran
L. S. Chace, Jr.	*M. N. Sobloff
H. E. Clarkin	*E. B. Sturges
*George Delano, Jr.	R. F. Sykes
*W. R. S. Eaton	J. T. Waldron
W. C. Hathaway	*M. F. Welsh

ASSETS

Banking Department	.	.	\$37,916,777	87
Trust Department	.	.	41,267,708	98

Fall River Trust Company
43 North Main Street

Branch Offices
216 New Boston Road
1219 Pleasant Street
1601 South Main Street
111 Stafford Road
South Main Street, Assonet
848 State Road, North Westport
891 County Street, Somerset
435 Wilbur Avenue, Swansea

Anthony Perry
President

A. W. Pearson
Treasurer

Directors

*O. E. Boivin	*Anthony Perry
*J. A. Faria	*A. G. Pierce
*S. S. Feinberg	*R. L. Smith
*T. H. Nabb, Jr.	*H. G. Squire
*J. E. O'Neil	*S. J. Waring

ASSETS

Banking Department	.	.	\$43,891,095	46
Trust Department	.	.	300,144	99

FALMOUTH

Falmouth Trust Company
183 Main Street

S. H. Wright
President

E. A. Rich, Jr.
Treasurer

Directors

*D. H. Amend	*F. L. Nickerson
*H. G. Behrens	*R. B. Roderick
*R. J. Canning	*R. C. Tait
*C. W. Jacoby	*P. I. Wessling
*Forbes MacGregor	*S. H. Wright
*M. T. Medeiros	

ASSETS

Banking Department	.	.	\$4,361,343	19
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FRAMINGHAM

Framingham Trust Company
79 Concord Street
Branch Offices

12 Front Street, Ashland
5 Edgell Road, Framingham Centre
Shoppers' World, Framingham
110 Union Avenue, Framingham
266 Waverly Street, Framingham
Whittier Road
818 Washington Street, Holliston
59 Main Street, Hopkinton
Pinefield Shopping Center, Saxonville
31 North Main Street, Sherborn
Sudbury Plaza, Post Road, Sudbury
Old Concord Road, South Sudbury

W. S. Caldwell
President

F. E. Harrington
Treasurer

Directors

W. B. Brockelman	*J. R. Perini
*W. S. Caldwell	*J. J. Prindiville, Jr.
D. S. Clark	C. A. Sheridan
F. G. Farrell	E. H. Shortiss, Jr.
*H. A. Fitts	J. W. Tiberio
*R. L. Hilliard	W. J. Turenne
*C. F. Long	T. S. Valpey, Jr.

ASSETS

Banking Department	.	.	\$54,956,970	54
Trust Department	.	.	6,092,786	41

GLOUCESTER

Cape Ann Bank & Trust Company
154 Main Street

Branch Offices
224 Washington Street, Gloucester
25 Union Street, Manchester

F. M. Bundy
President

J. J. Roach
Treasurer

Directors

*Gordon Abbott	*A. M. Herrold
*J. N. Abbott, Jr.	B. A. Kerr
E. R. Andrews	Leonard Linquata
R. L. Andrews	W. J. MacInnis
T. A. Bradley	R. F. Marshall
R. F. Brown	L. C. McEwen
*W. G. Brown, Jr.	A. H. Nutton
F. M. Bundy	*M. F. Piper
H. H. Bundy, Jr.	J. A. Ryan
*J. R. Cahill, Jr.	*C. K. Steele
C. R. Clark	George Stevens
*E. A. Hagstrom	T. M. Vye
*C. T. Heberle	

ASSETS

Banking Department	.	.	\$22,083,356	74
Trust Department	.	.	5,063,694	48

GREENFIELD

Franklin County Trust Company
324 Main Street

Branch Office
399 Federal Street

H. V. Erickson
President

B. S. Richardson
Treasurer

Directors

*F. L. Boyden	*G. W. Hayer
*L. M. Cairns	*W. J. Hosmer
*William Dwight	*W. S. Keith
*H. V. Erickson	*D. C. Lunt
*J. A. Gunn	*D. C. Lunt, Jr.
*J. W. Haigis, Jr.	*J. C. Nettleton
*R. S. Harper	*R. S. Reid

ASSETS

Banking Department	.	.	\$21,420,061	07
Trust Department	.	.	14,983,085	49

HAVERHILL

First Bank and Trust Company of Haverhill
100 Lafayette Square

W. J. Letoile
President

D. S. Shepherd
Treasurer

Directors

*T. S. Allison, Jr.	A. L. Lavalley
*G. J. Antognoni	*W. J. Letoile
E. A. D'Alessandro	C. S. Marston, III
W. J. Donahue	*A. J. Pare
*H. J. Goudreault	Ralph Pasquale
Paul Kazarosian	*D. S. Shepherd
*A. P. Lagasse	H. L. Simard
*D. E. Lampert	T. S. Vathally

ASSETS

Banking Department . . \$3,703,319 53

HYANNIS

Cape Cod Bank and Trust Company
307 Main Street

Branch Offices

Airport Rotary
596 West Main Street
Main Street, Harwich Port
Main Street, Orleans
Main Street, Osterville
Route 28, South Yarmouth

R. A. Farnham
President

W. E. Finch
Treasurer

Directors

*G. C. Besse	*R. C. Nickerson
*H. A. Callahan	*T. J. Powers
*W. B. Chase	*O. R. Ragan
*Palmer Davenport	*A. W. Rockwood
A. P. Doane, Jr.	*E. L. Sims
*R. A. Farnham	*R. F. Sims
*B. K. Jerauld	*H. F. Smith
*D. B. Leen	*H. H. Snow
Russell Makepeace	*R. B. Snow
*H. C. Maloney	*E. E. Sparrow
*G. W. Moore	*M. W. Wiley
*H. L. Murphy	

ASSETS

Banking Department . . \$27,267,907 63
Trust Department . . . 2,037,128 12

LAWRENCE

Arlington Trust Company
305 Essex Street

Branch Offices

297 Andover Street
700 Essex Street
348 Jackson Street
227 North Main Street, Andover
476 Broadway, Methuen
166 Haverhill Street, Methuen
Central Street, Middleton
149 Main Street, North Andover

D. J. Murphy, Jr.
President

E. V. Reed
Treasurer

Directors

J. N. Anderson	J. A. Lamprey
H. G. Bronson	A. P. Manzi
D. E. Cullati	V. J. Mill, Jr.
L. C. Eidam	*D. J. Murphy, Jr.
J. E. Fenton	R. V. O'Sullivan
*T. F. Gallagher	*G. A. Schlott
Max Goldstein	*R. R. Siskind
Nicholas Grieco	D. J. Sullivan
*F. A. Higgins	H. A. Tatelman
J. B. Ippolito	J. B. Thomson
M. W. Kenney	M. M. Warshaw
F. B. Kittredge	A. P. Zappala

ASSETS

Banking Department . . \$88,629,589 81
Trust Department . . . 2,665,676 66

LEXINGTON

Lexington Trust Company
1822 Massachusetts Avenue

Branch Offices

94 Great Road, Bedford
L. G. Hanscom Field, Bedford

Raymond Scheublin
President

F. B. James
Treasurer

Directors

*A. G. Adams	G. E. Rowe
Gabriel Baker	*Raymond Scheublin
*L. D. Gould	*H. S. Swartz
A. H. Hayden	A. P. Tropeano
R. H. Holt	G. P. Wadsworth
Mark Moore, Jr.	W. T. Welsh
*D. E. Nickerson	

ASSETS

Banking Department . . \$21,230,524 79

LYNN

Essex County Bank and Trust Company
25 Exchange Street

Branch Offices
414 Broadway
11 Market Square
7 Willow Street

28 Elm Street, Danvers
Colonial Shopping Center, Lynnfield Center
205 Broadway, Saugus
444 Humphrey Street, Swampscott
Paradise Road, Swampscott

T. D. Chatfield
President

W. H. Pigott
Treasurer

Directors

F. E. Bowers	R. I. Lappin
S. W. Bradley	*J. J. Leonard
R. P. Breed	*H. R. Mayo, Jr.
W. J. Bursaw, Jr.	*Harry Remis
T. D. Chatfield	*T. W. Rogers
M. C. Goldman	M. W. Rolfe
R. H. Illingworth	P. N. Scangas
F. E. Ingalls	R. M. Smith
*C. W. Kessler	

ASSETS

Banking Department	.	.	\$58,690,331 79
Trust Department	.	.	6,271,062 48

Lynn Safe Deposit & Trust Company
109 Market Street

C. E. Harwood
President

R. M. Dunbar
Treasurer

Directors

R. P. Breed, Jr.	R. F. Hunter
W. J. Breed	L. V. MacDuff
G. M. Dee	G. W. Mattson
*R. M. Dunbar	J. H. Mattson
*C. E. Harwood	*H. H. Winslow

ASSETS

Banking Department	.	.	\$8,287,321 94
Trust Department	.	.	4,246,016 74

MALDEN

Malden Trust Company
94 Pleasant Street

Branch Offices

Fellsway and Riverside Avenue, Medford
Redstone Shopping Center, Stoneham

Hildreth Auer
President

A. V. Seaward
Treasurer

Directors

*Hildreth Auer	O. S. Hobbs
*C. E. Bond	E. B. Luitwieler
*L. S. Burke	H. E. MacInnis
*T. H. Bush	J. S. McKenney
C. H. Dennis	*James Millen
H. W. Fitzpatrick	*C. W. Spencer
G. Y. Goodman	C. F. Spingall
H. A. Hall, III	J. B. Willing

ASSETS

Banking Department	.	.	\$33,285,093 12
Trust Department	.	.	20,641,645 67

MARBLEHEAD

Marblehead Trust Company
66 Pleasant Street

C. I. Rand
President

W. K. Goldthwaite
Treasurer

Directors

D. J. Anderson	J. J. Levitan
C. C. Archer	*J. R. McPherson
*Herman Brettman	*Dominic Meo, Jr.
J. G. Clay	J. P. Morse
*R. F. Cole, Jr.	C. F. Quigley
Robert Dee	*C. I. Rand
A. A. Dirlam	A. W. Rice
*W. H. K. Donaldson	*D. E. Risteen
A. V. Fletcher	F. B. Roberts
*W. K. Goldthwaite	*S. I. Salloway
J. E. Gorman	*E. H. Smith
F. E. Hood	Moses Werman

ASSETS

Banking Department	.	.	\$2,567,812 88
--------------------	---	---	----------------

MEDFORD

Depositors Trust Company
55 High Street

Branch Offices

370 Main Street
10 Depot Square, Lexington

L. P. Harrington
President

T. R. Peaslee
Treasurer

Directors

R. J. Barbo	*L. P. Harrington
*Joseph Blumsack	*R. M. Malloy
*A. R. Cataldo	*Abraham Moskow
*J. J. Finnin	J. A. Novelline
J. P. Gately	*J. V. O'Leary

ASSETS

Banking Department	.	.	\$9,357,278 91
--------------------	---	---	----------------

MELROSE

Melrose Trust Company
492 Main Street

Branch Offices

44 West Wyoming Avenue
516 Franklin Street, Melrose Highlands

P. H. Messer
President

R. E. Wentzel
Treasurer

Directors

*R. S. Cary	*K. L. MacLachlan
*H. H. Feltham	*P. H. Messer
*J. M. Hughes	*E. H. Perkins
*C. G. Keniston	*Ernest Rotondi
*J. W. Killam, Jr.	*R. J. W. Stone
*L. W. Lloyd	

ASSETS

Banking Department	.	.	\$13,061,704 57
--------------------	---	---	-----------------

*Executive Committee Member.

MIDDLEBOROUGH

Middleborough Trust Company
10 Center Street

Branch Offices

4 John Glass, Jr. Square
11 South Main Street

R. W. Tillson
President

C. T. Pardey
Treasurer

Directors

D. K. Atkins	J. B. Rice, Jr.
*H. K. Atkins	S. A. Silliker
*Fletcher Clark, Jr.	A. A. Thomas
*R. L. Cushing	*R. W. Tillson
P. E. Doherty	C. P. Washburn
*A. M. Kramer	J. C. Whitcomb
E. B. Lynde	W. C. Wilkie
A. T. Maddigan	A. M. Wood
D. G. Reed	

ASSETS

Banking Department	.	.	\$13,629,190 86
Trust Department	.	.	1,237,026 23

MILTON

Milton Bank and Trust Company
524 Adams Street

Branch Offices

540 Granite Street, Braintree
164 Parkway, Quincy

A. W. Branca
President

R. T. Murphy
Treasurer

Directors

*Ermengildo Alfano	T. F. Greene
*A. W. Branca	E. F. Hannon
J. J. Byrne	R. K. Lamere
J. L. Curtin	*T. J. Murphy
C. G. Fallon	E. T. O'Neill
J. J. Fleming	Frank Pasquale
J. F. Gallagher, Jr.	P. A. Richenburg
*F. M. Gannon	*C. W. Sweeney
Louis Goldstein	D. F. Will

ASSETS

Banking Department	.	.	\$4,781,611 90
--------------------	---	---	----------------

NATICK

Natick Trust Company
34 Main Street

Branch Office

Wethersfield Road and Worcester
Turnpike, Natick

F. C. Bishop
President

D. B. Gile
Treasurer

Directors

*F. C. Bishop	J. A. Hill, Jr.
*F. M. Bishop	*B. W. Johnson, Jr.
F. M. Coan	A. J. Montgomery
A. W. Crain	*R. H. Potter
*A. B. Fair	W. B. Robinson
M. W. Fairbanks	H. E. Snow
*H. H. Ham, Jr.	

ASSETS

Banking Department	.	.	\$16,956,598 74
--------------------	---	---	-----------------

NEEDHAM

First Bank and Trust Company of Needham
1211 Highland Avenue

Branch Office

563-565 High Street, Westwood

E. L. Sheerin
President

M. A. Ferrara
Treasurer

Directors

*I. E. Barlow	W. B. Perlin
*W. D. Cammarano	Libero Petrin
M. D. Capone	W. J. Poorvu
*W. P. Capone	E. L. Sheerin
E. A. Daley, Jr.	H. S. Shufro
*M. N. Gordon	R. F. Snyder
*R. J. Lawler	P. A. Tracy

ASSETS

Banking Department	.	.	\$3,234,285 70
--------------------	---	---	----------------

NEWTON

Garden City Trust Company
232 Boylston Street

Branch Offices

337 Great Road, Bedford
Science Park, Crosby Drive, Bedford
259 Centre Street, Newton Corner
401 Washington Street, Woburn

C. E. Dockser
President

D. F. Clafin
Treasurer

Directors

*M. G. Basbas	*R. D. Patterson
*J. F. Bayer	*Bernard Roberts
J. K. Bottomley	George Sherman
N. K. Brown	Benjamin Slawsky
*C. E. Dockser	Bernard Solomon
*Harris Gilbert	M. B. Summerfield
R. A. Grimes	B. P. Swartz
R. J. Henley	B. C. Tackeff
*David Kane	*L. D. Tarlin
*H. H. Lerner	Harold Widett
T. D. Mann	

ASSETS

Banking Department	.	.	\$19,028,504 55
--------------------	---	---	-----------------

PEABODY

Citizens Bank and Trust Company of Peabody
7 Sylvan Street

Branch Office

37 Foster Street

H. J. April
President

F. H. Harris
Treasurer

Directors

*H. J. April	Samuel Sherman
George Cooper	S. B. Tassel
*Leonard Kaplan	Joseph Viera
*Arthur Levine	*A. F. Wood
Michael LoPresti	*C. M. Zolotas
J. V. Regis	

ASSETS

Banking Department	.	.	\$7,487,523 51
--------------------	---	---	----------------

PITTSFIELD

Berkshire Bank & Trust Company
54 North Street

Branch Offices

29 Cheshire Road, Pittsfield
18 Center Street, Adams
284 Main Street, Great Barrington
78 Main Street, North Adams
43-45 Veterans Memorial Drive, North Adams
Main Street, Stockbridge

J. R. Sloane
President

R. L. Briggs
Treasurer

Directors

J. W. Bond	T. C. Nelson
E. O. Brown	W. J. Nolan
A. A. D'Angelo, Jr.	Isadore Shapiro
*J. B. Daniels	H. J. Sheldon
*J. M. Deely, Jr.	L. R. Shields
*W. J. Donovan	*J. R. Sloane
R. S. Hibbard	*C. E. Stoneham
*R. A. Hunter	*A. J. Tuller
J. T. Kelley	R. E. Wall
M. F. McAndrews	H. H. Williams, Jr.
D. B. Miller	*Mervin Wineberg
F. M. Myers, Jr.	

ASSETS

Banking Department	.	.	\$33,979,304	13
Trust Department	.	.	13,477,523	75

QUINCY

Quincy Trust Company
1486 Hancock Street

Branch Offices

19 Cottage Avenue
415 Hancock Street, North Quincy
302 North Main Street, Randolph
93 Pleasant Street, South Weymouth
651 Hancock Street, Wollaston

C. J. Weeden
President

L. M. Brierley
Treasurer

Directors

*L. F. Blackwell	*W. C. O'Meara
*F. H. Foy	*C. D. Reardon
*H. A. Gallagher	*F. E. Remick
*Henry Hoffman	*J. E. Robbie
*P. E. Hurley	*H. H. Slate
*S. G. Jarvis	*W. P. Smith
*J. W. Kapples	*C. W. TenBroeck
*F. W. Lawton	*C. J. Weeden

ASSETS

Banking Department	.	.	\$27,624,416	99
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ROCKLAND

Rockland Trust Company
288 Union Street

Branch Offices

2 Stage Coach Way, Cohasset
Monument Square, Hull
Main Street, Hanson
Columbia Road, Hanover
Town Parking Way, Marshfield
Front Street, Scituate
Bay Road, South Duxbury

E. P. White
President

W. C. Pratt
Treasurer

Directors

J. B. Arnold	Lot Phillips, II
A. A. Brundage	J. S. Pool
R. B. Dunham	*N. A. Pool
*R. L. Fish	*J. F. Spence, Jr.
G. W. Freeman	R. J. Spence
*R. J. Geogan	W. J. Spence
R. D. Hawkes	R. A. Spencer
C. K. Lane	R. D. Tedeschi
L. M. Levinson	A. R. Wheeler
N. G. MacDonald	*E. P. White
*Leo McCarthy	*A. P. Wilcox
E. J. Phelps	

ASSETS

Banking Department	.	.	\$35,744,020	11
Trust Department	.	.	7,269,286	59

SALEM

Naumkeag Trust Company
217 Essex Street

Branch Office
24 Central Street

H. G. Macomber
President

L. H. Pauling
Treasurer

Directors

A. E. Arnold	*M. F. Flynn
B. T. Atwood	*C. F. Grush
R. B. M. Barton	F. A. Hebard
E. M. Batchelder	*H. G. Macomber
L. H. Coffin	*I. J. Martin
*D. N. Crowley	M. S. Smith
H. E. Davenport	C. H. Stevens, Jr.
R. C. Dick	*W. B. Welch

ASSETS

Banking Department	.	.	\$32,386,440	45
Trust Department	.	.	17,140,007	54

SAUGUS

Saugus Bank and Trust Company
466 Lincoln Avenue

Branch Offices

13 Main Street
New England Shopping Center,
Newburyport Turnpike, Saugus

H. P. Mason
President

E. A. Otte
Treasurer

Directors

H. W. Bly	Joseph Haskell
A. G. Boudrot	Neil Howland
*R. J. Chiabrandy	*H. P. Mason
*F. J. England	D. R. Nagle
H. T. Gibbs	*L. P. Sanborn
C. P. Gibson	*L. E. Stone

ASSETS

Banking Department . . \$9,923,122 92

SHREWSBURY

Shrewsbury Bank and Trust Company
226 Boston Turnpike

Barry Krock
President

P. J. Iannotti, Jr.
Treasurer

Directors

B. J. DiCicco	*Arthur Remillard
*Herbert Gold	*Norman Robbins
Israel Josephs	Edward Segal
J. J. Kressler	*J. W. Spillane
*Barry Krock	

ASSETS

Banking Department . . \$4,047,614 21

SOMERSET

Slade's Ferry Trust Company
140-142 Slade's Ferry Avenue

H. J. Regan
President

E. S. Machado
Treasurer

Directors

Louis Almeida	*A. J. McDermott
T. B. Almy	*G. E. McNally, Jr.
K. J. Compton	*H. J. Regan
*D. T. Corrigan	*B. T. Shuman
J. F. Foley, Jr.	

ASSETS

Banking Department . . \$4,229,080 50

SPRINGFIELD

Safe Deposit Bank and Trust Company
127 State Street

Branch Offices

27 Willow Street, Springfield
124 Cabot Street, Chicopee
66 Main Street, Chicopee Falls
Westover Air Force Base, Chicopee Falls
31 Maple Street, East Longmeadow
Holyoke Shopping Center, Holyoke
Memorial Drive, Holyoke (Fairview)
Race and Main Streets, Holyoke
Suffolk and Maple Streets, Holyoke
734 Bliss Road, Longmeadow
153 Main Street, Monson
429 East Main Street, Westfield

H. P. Almgren
President

W. C. Stiles
Treasurer

Directors

*H. P. Almgren	Herman Kinsler
*J. S. Begley	Edward Kronvall
C. L. Blake	E. D. Landen
P. B. Buckwalter	E. T. Malone
*A. A. Carroll	*H. E. Pihl
C. J. Chambers	*L. J. Presson
L. W. Doherty	C. J. Ranger
R. R. Emerson	*J. F. Shaw
G. J. Gallan	William Skinner, II
J. A. Hall	J. G. Wallace
C. R. Johnson	*W. F. Young

ASSETS

Banking Department . . \$93,499,358 79
Trust Department . . 106,343,747 41

Valley Bank and Trust Company
1351 Main Street

Branch Offices

69 Market Street
315 Boston Road
9 Libcar Street
1287 Liberty Street
Main and Bridge Streets
3316 Main Street
618 Page Boulevard
782 State Street
590 Sumner Avenue
1918 Wilbraham Road
51 Springfield Street, Agawam
187 Main Street, Indian Orchard
398 Longmeadow Street, Longmeadow
Winsor and Sewall Streets, Ludlow
30 Elm Street, Westfield
82 North Elm Street, Westfield
7-9 School Street, Westfield
225 Memorial Avenue, West Springfield

B. H. MacLeod
President

Walter Reiss
Treasurer

Directors

H. K. Bemis	*B. H. MacLeod
S. P. Blake	E. T. Manley
E. J. Breck	D. M. McIntosh, Jr.
J. S. Bulkley	*P. H. Mehrtens
*Monte Cohen	Catherine L. O'Brien
*D. B. Collings	R. L. Putnam, Jr.
*H. G. Dickey	H. M. Sauers
W. A. Fuller	*J. J. Shea, Jr.
M. I. Holstein	*F. S. Vanderbrouk
I. C. Jacobs	A. B. Wallace, III
S. J. Katz	J. T. Wright
*W. A. Lieson	

ASSETS

Banking Department . . \$145,210,991 74
Trust Department . . 81,262,495 48

TAUNTON

Bristol County Trust Company
43 Taunton Green

Branch Office
188 Broadway

J. S. Gwinn
President

L. W. Chace
Treasurer

Directors

*L. W. Chace	S. N. McNeilly
*W. E. Forbes	A. S. O'Keefe
C. R. Galligan	*L. I. Phillips
A. D. Gebelein	*L. W. Phillips
*J. S. Gwinn	A. B. Pierce
R. H. Hallowell	T. T. Tweedy
*W. P. MacLean	E. K. Vanderwarker

ASSETS

Banking Department	.	.	\$20,527,848	37
Trust Department	.	.	367,433	20

WAKEFIELD

Surety Bank and Trust Company
2 Smith Street

Branch Offices

590 Main Street, Reading
Tewksbury Shopping Center, Tewksbury

Jerome Dansker
President

A. W. Krause, Jr.
Treasurer

Directors

R. E. Ashley	*L. H. Glaser
Bernard Berkman	J. S. Leavitt
G. E. Cummings	T. H. MacDonald
*Jerome Dansker	H. P. Morrison
Raphael Dansker	*M. J. Reef
P. D. Dichter	*A. J. Tambone
*H. S. Epstein	*J. G. Tucker

ASSETS

Banking Department	.	.	\$4,992,009	61
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Wakefield Trust Company
369 Main Street

Branch Office

American Mutual Insurance
Company Building, Quannapowitt Parkway

R. L. Ramsdell
President

J. L. Moore
Treasurer

Directors

*M. G. Beebe	*W. J. Lee
H. A. Bouve	*R. B. Oliver
J. R. Cochrane	*R. L. Ramsdell
*G. J. Evans	G. A. Roberto
*H. N. Goodspeed	V. F. Schmidt
D. S. Greene	R. H. Wingate
J. H. Kimball	J. B. Wiswall
*E. E. Laughton	K. A. Worthen

ASSETS

Banking Department	.	.	\$14,720,790	65
Trust Department	.	.	1,399,291	30

WALTHAM

Guaranty Trust Company
600 Main Street

Branch Offices

846 Lexington Street
424 Trapelo Road
Lincoln Square, Natick

J. J. Nyhan
President

J. C. McCarthy
Treasurer

Directors

Bernardo Corsi	J. T. Murray
John J. Crane	Saverio Nardelli
*A. R. Derderian	*A. B. Nardone
Joseph Drapkin	J. B. Natoli
John Gaziano, Jr.	*J. J. Nyhan
*Ray Johnson	*J. S. Rando
D. S. Kunian	William Schwartz
*J. J. Lorusso	Jeremiah Sundell
Charles Malone	

ASSETS

Banking Department	.	.	\$19,069,254	05
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Newton-Waltham Bank and Trust Company
637 Main Street, Waltham

Branch Offices

319 Auburn Street, Auburndale
74 Main Street, Cohituate
Corner Speen and Worcester Streets, Natick
293 Washington Street, Newton
808 Beacon Street, Newton Centre
93 Union Street, Newton Centre
1160 Walnut Street, Newton Highlands
303 Walnut Street, Newtonville
235 Needham Street, Newton Upper Falls
1 Chestnut Street, West Newton
466 Woodward Street, Waban
1097 Lexington Street, Waltham
854 Main Street, Waltham
300 Moody Street, Waltham
475 Winter Street, Waltham
301 Boston Post Road, Wayland
458 Boston Post Road, Weston

N. I. Greene
President

S. J. Caruso
Treasurer

Directors

*W. D. Brooks, Jr.	*W. H. Nichols
*J. F. Farr	*F. C. Ober
*J. J. Flynn, III	*N. S. Rabb
*N. I. Greene	*K. W. Rogers
*A. F. Hardy, Jr.	*D. W. Stapleton
*Robert Haydock, Jr.	*H. G. Travis
*E. F. Leatham	*J. H. Walsh
*N. E. MacNeil	*W. F. Wingard
*J. A. MacPhee	*B. F. Wood
*M. J. Murtha, Jr.	

ASSETS

Banking Department	.	.	\$98,884,876	45
Trust Department	.	.	35,160,856	66

WARE**Ware Trust Company**
73 Main StreetW. M. Hyde
*President*L. H. Tucker
*Treasurer**Directors*

J. H. Bryson	John Pilch
*L. B. Campbell	Fulton Rindge, Jr.
L. R. Campbell	*A. H. Schoonmaker
*W. M. Hyde	N. W. Schoonmaker
George Mixer	W. W. Shuttleworth
J. F. Nields	

ASSETS

Banking Department	.	.	\$7,190,263 61
Trust Department	.	.	819,385 68

WATERTOWN**Coolidge Bank and Trust Company**
585 Mount Auburn Street**Branch Offices**
67 Main Street

176 Alewife Brook Parkway, Cambridge

Milton Adess
*President*P. T. Toomasian
*Treasurer**Directors*

Peter Adamian	E. F. Merkert
*Milton Adess	*Charles Mosesian
Aram Bedrosian	*R. C. Papalia
H. J. Chernis	A. A. Shushan
M. M. Cohen	*V. C. Stoneman
B. W. Cosentino	*P. T. Toomasian
*J. J. Curran	*R. E. Torchio
*M. L. Cutler	James Tragakis
*J. A. Dunn	*S. D. Turin
R. G. Gordon	*J. A. Zani
Manuel Isenman	

ASSETS

Banking Department	.	.	\$16,494,592 61
--------------------	---	---	-----------------

WEST SPRINGFIELD**Western Bank and Trust Company**
11 Central Street**Branch Office**
1000 Riverdale Street, West SpringfieldJ. H. Buckley, Jr.
*President*W. A. Franks, Jr.
*Treasurer**Directors*

M. R. Berman	C. W. Hayden
*J. H. Buckley, Jr.	*H. J. Healy
*J. A. Cancelliere	P. R. Hogan
R. C. Carroll	L. F. Jarrett
D. F. Collins	P. J. McKenna
R. W. Dudley	F. T. Moore
J. E. Fitzgerald	W. G. Moore
*W. A. Franks, Jr.	G. R. Townsend
*E. R. Gallagher	*A. C. Whitaker

ASSETS

Banking Department	.	.	\$4,603,536 15
--------------------	---	---	----------------

WILMINGTON**Commercial Bank and Trust Company**
240 Main Street**Branch Office**
258 Cambridge Street, BurlingtonM. M. Goldfine
*President*R. G. Guittarr
*Treasurer**Directors*

Samuel Askenazy	Harold Horvitz
C. A. Barnes	Anthony LaCava
*C. M. Benjamin	J. H. Latshaw
E. E. Butler	M. N. Lock
F. F. Cain	Samuel Polley
C. J. Caterino	Samuel Shapiro
*Manuel Ginsberg	J. J. Smith
*M. M. Goldfine	Alexander Tanger
*F. B. Gordon	*A. A. Tanger
H. B. Hershon	*Alan Tobin
*A. B. Hollis	R. M. Walker

ASSETS

Banking Department	.	.	\$7,272,433 82
--------------------	---	---	----------------

WINCHESTER**Winchester Trust Company**
35 Church Street**Branch Office**
16 Mount Vernon StreetV. C. Ambrose
*President*C. W. Butler
*Treasurer**Directors*

*V. C. Ambrose	J. F. McDonough
*E. B. Dade	*J. S. Morgan, Jr.
*N. H. Fitzgerald	C. L. Raffi, Jr.
*H. H. Ford	F. F. Stockwell
W. C. McConnell, Jr.	

ASSETS

Banking Department	.	.	\$11,962,025 04
Trust Department	.	.	225,436 19

WOBURN**Woburn Bank and Trust Company**
327 Main StreetL. A. Donovan
*President*W. J. McDonough
*Treasurer**Directors*

*E. J. Cantillon, Jr.	*E. H. McCall
*L. A. Donovan	*W. J. McDonough
*F. W. Frizzell	*T. J. McGrath
*A. L. Johns	*C. A. Murphy
*J. J. Mawn	*G. A. Tierney

ASSETS

Banking Department	.	.	\$7,029,629 59
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WORCESTER

Commerce Bank & Trust Company
240 Main Street

Branch Office
426 Main Street

Aaron Krock
President

William Roberts
Treasurer

Directors

Peter Bell
M. J. DiPierro
*J. T. Donohue
G. R. Eastman
*Aaron Krock
*A. G. Lajoie
Charles Maykel

F. W. Murthur
D. B. Reisner
*William Roberts
R. B. Sahagen
Melvin Sawyer
*Joseph Talamo

Banking Department **ASSETS**
 . \$12,087,065 77

Guaranty Bank & Trust Company
386 Main Street

Branch Offices
Commercial and Central Streets
51 Gold Star Boulevard
655 Park Avenue

614 Southbridge Street, Auburn
105-115 High Street, Clinton
97 West Main Street, Dudley
130 Worcester Street, Grafton
12 Main Street, Leominster
335 Main Street, Oxford
331 Main Street, Southbridge
Route 20, Sturbridge
206 Main Street, Webster
25 West Main Street, Westboro
240 West Boylston Street, West Boylston

W. D. Ireland, Jr.
President

C. W. Ribb
Treasurer

Directors

L. J. Adams
*W. R. Ballard
J. T. B. Carmody
J. N. Engelsted
R. A. Erickson
R. J. Forkey
A. E. Gilman
*O. V. Gustafson
F. L. Harrington
O. G. Hedstrom
Jacob Hiatt
E. M. Hicks
Hudson Hoagland

*W. D. Ireland, Jr.
*John Jeppson
T. M. Joyce
B. A. King
A. R. LeMieux
L. H. Lougee
Myles Morgan
M. G. E. Nilsson
N. R. Olson
A. W. Smith
*C. M. Stanley
O. B. Wood

Banking Department **ASSETS**
Trust Department . \$108,077,490 03
 . 6,733,998 44

*Corporations Subject to Chapter 172A
of the General Laws*

CHELSEA

**Morris Plan Bank and Banking Company
of Chelsea**

460 Broadway

Branch Office

7 Poplar Street, Boston (Roslindale District)

R. C. Mansfield
President

L. M. Lawson
Treasurer

Directors

H. C. Amos
J. J. Bodell, Jr.

R. C. Mansfield
G. G. Schuler

Total Assets . . \$4,166,235 38

LYNN

North Shore Bank and Banking Company
465 Washington Street

Branch Office
99 Washington Street, Salem

W. E. Davies
President

A. F. Gill
Treasurer

Directors

E. A. Coates
W. E. Davies
Walter Fredericks

E. A. Mark
T. E. Taulbee

Total Assets . . \$4,453,788 20

NEW BEDFORD

The New Bedford Morris Plan Company
206 Union Street

Branch Office
15-16 Taunton Green, Taunton

G. G. Schuler
President

B. E. Nisson
Treasurer

Directors

H. C. Amos
J. J. Bodell, Jr.
E. J. Dalbec
T. H. Kennedy

R. C. Mansfield
G. G. Schuler
R. E. Taber

Total Assets . . \$5,273,032 18

ABSTRACTS OF THE ANNUAL REPORTS
OF
TRUST COMPANIES
SHOWING
STATEMENTS OF CONDITION
OF ALL DEPARTMENTS
AND
CERTAIN OTHER INFORMATION RELATIVE TO
SAVINGS DEPOSITS
AS OF
THE CLOSE OF BUSINESS, DECEMBER 31, 1965

		ATHOL	
ASSETS		COLONIAL BANK AND TRUST COMPANY	
Banking Department			
	Incorporated	Apr. 6, 1955	
	Began business	June 23, 1955	
1	Cash, clearing and cash items in process of collection	\$45,781 25	
2	Balances with banks	358,224 02	
3	U. S. Government obligations, direct and fully guaranteed	264,987 02	
4	State, county and municipal obligations	—	
5	Other bonds, notes and debentures	84,529 69	
6	Corporate stocks	—	
7	Real estate loans	196,801 73	
8	Collateral loans	368,549 30	
9	Unsecured loans	993,495 05	
10	Installment loans	430,802 43	
11	Overdrafts	—	
12	Banking house, vaults, furniture and fixtures	9,523 65	
13	Other real estate owned, directly or indirectly	—	
14	Customers' liability on acceptances outstanding	—	
15	Prepaid expenses	—	
16	Interest accrued but not collected	445 29	
17	Other assets	10,760 07	
18	Total	\$2,763,899 50	
Trust Department			
19	Government, state and municipal bonds	No Trust Department	
20	Other bonds		
21	Stocks		
22	Loans on real estate		
23	Other loans		
24	Real estate by foreclosure, etc.		
25	Real estate owned		
26	Deposits subject to check		
27	Other bank deposits		
28	Tangible personal property		
29	Other assets		
30	Total		

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY	
Nov. 23, 1910	Mar. 27, 1914	Apr. 13, 1867	Nov. 1, 1960	Aug. 6, 1956	
Mar. 6, 1911	Aug. 3, 1914	June 1, 1875	Dec. 14, 1960	Feb. 5, 1957	1
\$476,770 86	\$294,124 67	\$3,187,660 18	\$69,639 24	\$728,235 99	2
2,291,915 45	905,230 85	9,712,893 95	423,489 87	3,608,904 11	3
3,149,564 77	3,367,282 97	27,473,224 53	690,121 66	8,349,359 26	4
1,447,557 44	710,971 55	26,437,690 16	50,000 00	5,011,802 54	5
979,953 13	39,081 68	—	290,000 00	—	6
—	21,530 00	—	—	—	7
4,501,988 91	4,395,756 36	—	181,261 89	2,017,969 79	8
1,135,849 62	1,028,193 89	28,716,312 62	374,402 04	3,284,575 07	9
1,835,456 88	1,502,009 34	5,241,003 54	811,508 57	14,242,860 27	10
2,343,229 31	2,649,580 20	23,555 79	744,982 85	2,748,051 58	11
3,790 90	2,456 48	13,876 84	11,888 60	—	12
402,949 22	243,428 45	4,230,120 53	55,007 09	221,406 04	13
—	—	—	—	—	14
—	—	—	—	194,680 97	15
2,643 67	8,031 42	53,386 73	2,280 68	—	16
57,371 42	56,199 26	589,215 16	17,534 44	—	17
4,214 13	51,202 65	772,209 14	10,187 43	187,943 15	
\$18,633,255 71	\$15,275,079 77	\$106,451,149 17	\$3,732,304 36	\$40,595,788 77	18
\$560,555 99	—	\$224,550,272 26	No Trust	—	19
630,733 41	\$790 00	146,963,048 89	Department	—	20
7,896,364 26	80,842 38	389,952,079 57		—	21
—	—	561,101 56		—	22
—	—	3,883,223 70		—	23
12,060 38	—	5,269,691 77		—	24
201,139 37	3,030 49	17,517,504 44		\$7 39	25
1,181,418 40	58,142 75	12,253,039 68		40,733 05	26
672 00	—	412,015 69		—	27
34,275 26	16 00	1,779,755 74		5 00	28
\$10,517,219 07	\$142,821 62	\$803,141,733 30		\$40,745 44	29
					30

LIABILITIES		ATHOL
		COLONIAL BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$1,114,239 59
2	Time deposits of individuals, partnerships and corporations	40,000 00
3	Savings deposits	885,053 51
4	Club deposits	7,265 50
5	Deposits of U. S. Government	32,755 34
6	Deposits of states, counties and municipalities	226,332 55
7	Deposits of banks	1,905 00
8	Other deposits (certified, officers' checks, etc.)	76,082 91
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	30,752 25
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	5,327 55
15	Capital stock Preferred	—
16	Capital stock Common	200,000 00
17	Surplus	75,000 00
18	Guaranty fund	12,400 00
19	Undivided profits	40,027 38
20	Preferred stock retirement fund	—
21	Other capital reserves	16,757 92
22	Total	\$2,763,899 50
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 23, 1955
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	May 1–Nov. 1
33	Number of real estate loans	36
34	Average real estate loan	\$5,432 50
35	Average rate on real estate loans	5.77
36	Percentage of real estate loans to savings deposits	22.09
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$30,040 07
39	Amount of deposits	\$544,908 00
40	Amount of withdrawals	\$465,991 19
41	Net increase	\$108,956 88
42	Number of deposits	2,137
43	Number of withdrawals	710
44	Number of accounts opened	209
45	Number of accounts closed	119
46	Net increase in number of accounts	90
47	Number of accounts, December 31, 1965	907

ATTLEBORO	BEVERLY	BOSTON			
ATTLEBORO TRUST COMPANY	BEVERLY TRUST COMPANY	BOSTON SAFE DEPOSIT AND TRUST COMPANY	BRIGHTON BANK & TRUST COMPANY	CITY BANK & TRUST COMPANY	
\$8,244,101 08	\$5,794,910 36	\$68,915,555 77	\$1,573,927 11	\$19,235,325 72	1
593,605 73	230,979 67	—	215,082 32	4,916,988 08	2
4,982,501 74	4,975,894 93	—	552,300 95	4,654,495 84	3
73,343 50	43,778 50	—	—	—	4
347,034 44	153,466 35	1,251,880 91	94,841 36	1,382,301 44	5
1,757,794 15	882,635 97	11,160,379 52	269,810 17	4,791,778 85	6
223,008 21	662,783 56	7,126,939 60	203,722 88	31,824 43	7
56,225 83	72,536 51	1,484,645 55	42,988 99	800,449 99	8
—	—	—	—	—	9
—	—	—	—	—	10
208,430 07	333,067 65	164,543 34	74,993 03	194,680 97	11
66,418 71	213,435 23	413,017 58	21,567 03	340,567 78	12
718,050 32	459,051 02	306,068 90	5,618 76	458,745 89	13
—	—	—	—	295,913 04	14
275,000 00	300,000 00	5,000,000 00	300,000 00	1,260,000 00	15
425,000 00	325,000 00	7,500,000 00	150,000 00	1,500,000 00	16
255,000 00	296,300 00	—	5,167 00	55,091 67	17
219,163 21	253,964 52	2,722,235 50	167,294 94	37,238 36	18
—	—	—	—	—	19
188,578 72	277,275 50	405,882 50	54,989 82	640,386 71	20
—	—	—	—	—	21
\$18,633,255 71	\$15,275,079 77	\$106,451,149 17	\$3,732,304 36	\$40,595,788 77	22
—	—	—	—	—	—
\$10,438,750 21	\$139,791 13	\$793,444,125 01	No Trust Department	\$40,745 44	23
78,325 49	3,030 49	9,697,608 29		—	24
—	—	—		—	25
143 37	—	—		—	26
\$10,517,219 07	\$142,821 62	\$803,141,733 30		\$40,745 44	27
\$1,220,909 20	—	\$236,324,701 06	Dec. 14, 1960 Monthly on 1st Quarterly on 10th*	—	28
—	—	\$123,890,607 46		—	29
—	—	—		—	—
—	—	—		—	—
Mar. 30, 1911	Aug. 3, 1914	No Savings	Dec. 14, 1960	Feb. 5, 1957	30
Monthly on 5th	Date of deposit	Department	Monthly on 1st	Monthly on 1st	31
June 10-Dec. 10	Jan. 2-July 2	—	Quarterly on 10th*	Jan. 15-July 15	32
388	500	—	12	43	33
\$9,382 23	\$9,411 08	—	\$18,458 33	\$25,702 01	34
5.48	5.61	—	4.40	5.50	35
73.00	94.56	—	40.10	23.73	36
—	—	—	—	—	—
3.50	3.00	—	3.50	4.00	37
\$156,587 46	\$147,864 73	—	\$18,009 40	\$141,152 75	38
\$2,096,243 07	\$4,912,931 67	—	\$487,542 01	\$2,709,690 95	39
\$1,919,662 56	\$4,984,409 39	—	\$544,095 29	\$2,173,699 62	40
\$333,167 97	\$76,387 01	—	\$38,543 88	\$677,144 08	41
15,698	27,632	—	2,462	6,724	42
8,049	14,542	—	1,439	2,809	43
1,167	1,563	—	153	611	44
689	1,209	—	190	252	45
478	354	—	137	359	46
4,357	8,832	—	627	1,927	47

*Jan.-Apr.-July-Oct.

¹Decrease.

		BOSTON
ASSETS		FIDUCIARY TRUST COMPANY
Banking Department		
	Incorporated	Mar. 30, 1928
	Began business	Apr. 15, 1928
1	Cash, clearing and cash items in process of collection	\$301,600 00
2	Balances with banks	1,387,658 26
3	U. S. Government obligations, direct and fully guaranteed	10,784,839 33
4	State, county and municipal obligations	1,565,200 43
5	Other bonds, notes and debentures	646,621 72
6	Corporate stocks	—
7	Real estate loans	—
8	Collateral loans	1,070,083 63
9	Unsecured loans	—
10	Installment loans	—
11	Overdrafts	—
12	Banking house, vaults, furniture and fixtures	40,707 39
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	1,794 66
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$15,798,405 42
Trust Department		
19	Government, state and municipal bonds	\$60,721,986 15
20	Other bonds	20,329,279 28
21	Stocks	127,226,996 03
22	Loans on real estate	323,118 41
23	Other loans	240,410 00
24	Real estate by foreclosure, etc.	—
25	Real estate owned	288,000 89
26	Deposits subject to check	3,811,251 45
27	Other bank deposits	2,999,518 83
28	Tangible personal property	—
29	Other assets	373,813 99
30	Total	\$216,314,375 03

BOSTON				BROCKTON	
LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	MASSA- CHUSETTS BANK AND TRUST COMPANY	
Apr. 15, 1965	May 8, 1890	Apr. 13, 1891	Apr. 15, 1887	Dec. 2, 1963	
Aug. 25, 1965	June 13, 1890	July 1, 1891	Mar. 4, 1895	Dec. 5, 1963	
\$72,414 00	—	\$87,101,183 26	\$4,721,508 62	\$82,711 82	1
711,957 37	\$127,486 04	88,966,268 93	7,219,530 25	487,170 38	2
538,299 07	9,330,438 23	120,687,955 14	6,919,417 00	775,032 95	3
—	2,224,215 43	47,192,922 39	—	—	4
—	—	15,098,184 67	—	—	5
—	300,000 00	4,284,786 34	159,051 00	—	6
—	—	51,337,669 24	1,467,524 10	81,047 72	7
1,012,612 69	—	119,735,888 53	8,754,849 27	249,007 56	8
2,635,613 27	—	187,032,780 05	18,608,837 46	843,345 69	9
24,211 41	—	48,733,999 58	1,785,210 41	1,286,072 53	10
297 95	—	711,823 53	89,735 85	6,697 27	11
138,166 70	—	11,578,839 29	1,001,536 63	51,332 00	12
—	—	450,242 90	—	—	13
—	—	222,750 24	386,407 37	—	14
9,969 50	—	881,019 30	28,769 57	18,417 35	15
8,732 21	93,985 82	2,983,249 40	64,163 91	—	16
—	533,823 77	702,623 19	295,778 71	4,446 33	17
\$5,152,274 17	\$12,609,949 29	\$787,702,185 98	\$51,502,320 15	\$3,885,281 60	18
No Trust Department	\$323,885,114 41	\$194,497,144 90	\$5,522,935 69	No Trust Department	19
	597,548,234 05	133,119,787 12	1,089,003 04		20
	820,948,077 34	363,257,005 30	8,443,911 24		21
	85,588,188 43	537,413 21	40,456 39		22
	21,952,250 38	1,059,906 08	9,000 00		23
	—	—	—		24
	12,454,135 38	3,261,677 08	4 00		25
	19,063,559 64	23,930,440 74	114,183 90		26
	33,515,016 80	12,301,778 32	930,453 51		27
	206,215 01	212,138 48	2,392 00		28
	5,966,796 58	1,851,795 28	629,698 28		29
	\$1,921,127,588 02	\$734,029,086 51	\$16,782,038 05		30

		BOSTON
LIABILITIES		FIDUCIARY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$11,766,453 72
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	—
4	Club deposits	—
5	Deposits of U. S. Government	342,894 97
6	Deposits of states, counties and municipalities	—
7	Deposits of banks	180,500 00
8	Other deposits (certified, officers' checks, etc.)	1 00
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	213,742 85
14	Other liabilities	20,899 66
15	Capital stock Preferred	—
16	Capital stock Common	1,250,000 00
17	Surplus	1,250,000 00
18	Guaranty fund	—
19	Undivided profits	773,913 22
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$15,798,405 42
Trust Department		
23	As trustee, executor, administrator, etc.	\$211,540,939 71
24	Income	4,773,435 32
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$216,314,375 03
28	As agent, custodian, etc.	\$370,443,456 96
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	No Savings
31	Deposits draw interest from	Department
32	Interest is payable	
33	Number of real estate loans	
34	Average real estate loan	
35	Average rate on real estate loans	
36	Percentage of real estate loans to savings deposits	
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	
38	Amount of interest paid	
39	Amount of deposits	
40	Amount of withdrawals	
41	Net increase	
42	Number of deposits	
43	Number of withdrawals	
44	Number of accounts opened	
45	Number of accounts closed	
46	Net increase in number of accounts	
47	Number of accounts, December 31, 1965	

BOSTON				BROCKTON	
LIBERTY BANK AND TRUST COMPANY	OLD COLONY TRUST COMPANY	STATE STREET BANK AND TRUST COMPANY	UNITED STATES TRUST COMPANY	MASSA- CHUSETTS BANK AND TRUST COMPANY	
\$2,309,948 61	—	\$466,224,687 26	\$35,358,355 77	\$1,678,947 15	1
332,469 09	—	54,937,073 10	1,392,435 33	246,500 00	2
623,487 32	—	27,254,829 89	2,571,193 31	460,982 50	3
—	—	—	—	5,982 00	4
318,089 75	—	11,238,628 23	430,765 24	576,630 33	5
350,000 00	—	58,064,953 20	1,323,600 28	354,011 93	6
—	—	58,589,668 48	459,931 38	3,001 04	7
85,832 55	—	6,622,270 11	891,039 19	53,655 63	8
—	—	2,600,000 00	—	—	9
—	—	—	—	—	10
—	—	236,842 45	386,407 37	—	11
16,814 43	—	4,296,090 08	380,045 75	74,371 50	12
6,730 26	\$1,059,350 37	4,595,538 33	295,362 47	11,450 32	13
—	—	18,414,352 50	202,323 50	12,813 44	14
—	—	—	—	—	15
600,000 00	5,000,000 00	19,125,000 00	1,150,000 00	262,500 00	16
300,000 00	5,000,000 00	30,875,000 00	3,000,000 00	131,250 00	17
500 00	—	1,500,000 00	385,000 00	1,214 00	18
208,402 16	1,340,691 75	13,915,676 52	2,166,071 38	10,311 85	19
—	—	—	—	—	20
—	209,907 17	9,211,575 83	1,109,789 18	1,659 91	21
\$5,152,274 17	\$12,609,949 29	\$787,702,185 98	\$51,502,320 15	\$3,885,281 60	22
No Trust Department	\$1,911,882,146 44 9,245,441 58 — —	\$727,171,542 73 6,857,543 78 — —	\$16,628,905 00 151,075 43 — 2,057 62	No Trust Department	23 24 25 26
	\$1,921,127,588 02	\$734,029,086 51	\$16,782,038 05		27
	\$1,502,853,442 74 \$141,632,648 62	\$3,705,618,194 94 \$208,444,355 61	\$1,645,655 66 \$735,452 49		28 29
Aug. 25, 1965 Date of deposit Quar. 3rd Friday†	No Savings Department	Sept. 22, 1925 Date of deposit Quarterly on 1st*	Apr. 6, 1908 Date of deposit Quar. last day of†	Dec. 5, 1963 Monthly on 1st Jan. 15–July 15	30 31 32 33 34 35 36
—	—	14	93	7	
—	—	\$13,792 54	\$15,779 83	\$11,578 25	
—	—	4.98	5.58	5.67	
—	—	.71	57.08	17.58	
4.00	—	3.63–3.94	3.00	3.50	37
\$1,628 54	—	\$667,892 94	\$86,664 59	\$9,726 31	38
\$640,716 49	—	\$28,008,898 61	\$1,430,600 88	\$569,964 79	39
\$18,857 71	—	\$19,111,772 86	\$1,137,135 07	\$484,075 43	40
\$623,487 32	—	\$9,565,018 69	\$380,130 40	\$95,615 67	41
1,182	—	84,059	4,145	4,845	42
164	—	50,849	3,245	3,060	43
761	—	8,541	524	531	44
11	—	5,073	466	462	45
750	—	3,468	58	69	46
750	—	20,295	2,610	1,146	47

* Jan.–Apr.–July–Oct.

† Feb.–May–Aug.–Nov.

‡ Mar.–June–Sept.–Dec.

		BROOKLINE
ASSETS		
		BROOKLINE TRUST COMPANY
Banking Department		
	Incorporated	Oct. 13, 1910
	Began business	Nov. 1, 1910
1	Cash, clearing and cash items in process of collection	\$671,496 19
2	Balances with banks	2,672,853 86
3	U. S. Government obligations, direct and fully guaranteed	9,169,535 38
4	State, county and municipal obligations	4,357,133 35
5	Other bonds, notes and debentures	—
6	Corporate stocks	21,256 44
7	Real estate loans	3,065,342 65
8	Collateral loans	2,637,346 96
9	Unsecured loans	6,620,359 32
10	Installment loans	2,979,926 13
11	Overdrafts	5,100 28
12	Banking house, vaults, furniture and fixtures	425,811 46
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	73,471 54
16	Interest accrued but not collected	72,044 74
17	Other assets	2,978 85
18	Total	\$32,774,657 15
Trust Department		
19	Government, state and municipal bonds	\$200,709 16
20	Other bonds	430,235 36
21	Stocks	1,331,395 91
22	Loans on real estate	—
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	5,326 98
26	Deposits subject to check	65,989 77
27	Other bank deposits	358,574 29
28	Tangible personal property	230 50
29	Other assets	978 79
30	Total	\$2,393,440 76

BROOKLINE		CAMBRIDGE			
NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	
Dec. 18, 1934	Jan. 23, 1962	May 8, 1890	June 9, 1933	July 14, 1904	
Jan. 2, 1935	Aug. 1, 1962	Nov. 7, 1892	July 17, 1933	Aug. 8, 1904	
\$14,250,398 59	\$64,331 51	\$929,971 77	\$339,969 70	\$13,287,161 81	1
13,809,230 14	1,043,908 08	2,764,088 67	2,857,925 88	11,039,212 14	2
24,468,110 01	302,026 07	6,938,430 98	1,880,653 18	22,269,307 33	3
15,004,096 10	—	3,228,559 86	1,185,211 05	17,393,067 87	4
1,614,087 50	—	2,000 00	—	178,329 88	5
361,500 00	—	—	37,800 00	474,384 88	6
25,667,230 14	307,855 10	5,076,562 47	3,124,557 64	24,781,717 62	7
18,137,231 11	581,180 91	5,245,582 71	1,773,890 05	24,485,102 64	8
16,824,935 18	3,023,376 69	4,354,481 75	3,503,839 49	21,624,811 92	9
33,355,387 18	380,632 76	908,568 87	1,419,708 93	13,547,245 13	10
249,294 02	10,677 41	17,362 39	9,664 72	56,710 86	11
2,814,068 82	201,865 36	179,653 59	345,249 80	2,028,357 11	12
143,016 00	—	—	—	20,296 32	13
—	—	—	—	—	14
39,140 49	12,405 42	5,497 55	23,797 41	28,530 65	15
364,282 05	—	89,000 03	46,439 29	646,409 66	16
26,187 07	76,586 36	10	8,277 11	227,567 24	17
\$167,128,194 40	\$6,004,845 67	\$29,739,760 74	\$16,556,984 25	\$152,088,213 06	18
\$1,886,325 81	No Trust Department	\$2,946,001 34	No Trust Department	\$19,846,321 81	19
777,562 12		2,576,305 86		9,293,472 55	20
5,403,285 24		10,265,154 37		42,503,498 56	21
65,630 17		289,483 09		190,384 35	22
115,277 62		—		57,723 37	23
—		—		—	24
167,571 02		—		699,511 98	25
433,036 25		386,016 03		1,159,248 24	26
1,590,572 15		1,078,605 54		1,987,495 51	27
—		—		74,578 82	28
662 00		47,006 33		6,525,368 51	29
\$10,439,922 38		\$17,588,572 56		\$82,337,603 70	30

		BROOKLINE
LIABILITIES		BROOKLINE TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$18,923,607 76
2	Time deposits of individuals, partnerships and corporations	—
3	Savings deposits	6,715,912 44
4	Club deposits	32,451 00
5	Deposits of U. S. Government	244,584 77
6	Deposits of states, counties and municipalities	971,818 37
7	Deposits of banks	404,023 61
8	Other deposits (certified, officers' checks, etc.)	1,309,890 00
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	459,067 16
13	Accrued for taxes, interest, expenses, etc.	156,743 01
14	Other liabilities	21,395 67
15	Capital stock Preferred	—
16	Capital stock Common	600,000 00
17	Surplus	1,000,000 00
18	Guaranty fund	450,000 00
19	Undivided profits	1,119,845 24
20	Preferred stock retirement fund	—
21	Other capital reserves	365,318 12
22	Total	\$32,774,657 15
Trust Department		
23	As trustee, executor, administrator, etc.	\$2,381,987 79
24	Income	11,452 97
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$2,393,440 76
28	As agent, custodian, etc.	\$443,734 99
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Mar. 31, 1919
31	Deposits draw interest from	Monthly on 5th
32	Interest is payable	Feb. 15-Aug. 15
33	Number of real estate loans	132
34	Average real estate loan	\$11,808 70
35	Average rate on real estate loans	5.21
36	Percentage of real estate loans to savings deposits	23.21
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.50-4.00
38	Amount of interest paid	\$200,681 04
39	Amount of deposits	\$3,848,802 66
40	Amount of withdrawals	\$2,681,412 19
41	Net increase	\$1,368,071 51
42	Number of deposits	17,962
43	Number of withdrawals	10,695
44	Number of accounts opened	1,491
45	Number of accounts closed	1,272
46	Net increase in number of accounts	219
47	Number of accounts, December 31, 1965	6,977

BROOKLINE		CAMBRIDGE			
NORFOLK COUNTY TRUST COMPANY	TOWN BANK AND TRUST COMPANY	CAMBRIDGE TRUST COMPANY	COUNTY BANK AND TRUST COMPANY	HARVARD TRUST COMPANY	
\$78,819,187 93	\$3,005,978 54	\$20,932,848 97	\$8,781,441 58	\$94,607,451 30	1
2,064,864 85	288,769 87	—	52,784 15	2,682,562 96	2
30,568,875 82	968,179 83	3,115,432 36	3,211,615 81	15,562,902 60	3
237,193 00	14,010 00	—	82,826 00	117,332 00	4
4,041,574 55	71,523 96	552,564 17	249,177 92	2,154,341 84	5
15,264,732 25	190,000 00	390,841 82	745,835 97	5,316,919 84	6
7,374,561 00	203,785 24	1,112,932 05	240,923 56	5,854,722 22	7
1,925,498 85	689,509 50	101,544 92	1,061,758 48	901,558 52	8
—	—	—	—	—	9
—	—	—	—	—	10
3,495,133 98	53,565 61	—	137,871 75	1,238,203 33	11
1,009,858 90	3,087 08	138,285 65	123,118 60	1,059,379 29	12
8,442,673 13	3,789 65	418,480 92	90,954 10	7,096,922 14	13
—	—	—	—	—	14
3,350,000 00	360,000 00	500,000 00	600,000 00	4,400,000 00	15
4,000,000 00	125,000 00	500,000 00	500,000 00	5,000,000 00	16
1,550,000 00	3,864 17	225,000 00	160,000 00	670,000 00	17
2,112,910 35	18,782 22	1,123,780 10	260,312 13	2,087,855 88	18
—	—	—	—	—	19
2,871,129 79	5,000 00	628,049 78	258,364 20	3,338,061 14	20
\$167,128,194 40	\$6,004,845 67	\$29,739,760 74	\$16,556,984 25	\$152,088,213 06	21
\$10,265,166 79	No Trust	\$17,393,094 41	No Trust	\$81,551,243 20	22
66,649 33	Department	195,478 15	Department	686,360 50	23
—	—	—	—	—	24
108,106 26	—	—	—	100,000 00	25
\$10,439,922 38	—	\$17,588,572 56	—	\$82,337,603 70	26
\$17,557,281 63	—	\$17,242,483 18	—	\$29,815,185 20	27
—	—	—	—	\$543,627 60	28
Jan. 2, 1935	Aug. 1, 1962	Sept. 1, 1914	July 17, 1933	May 29, 1916	29
Monthly on 1st*	Monthly on 5th	Monthly on 1st	Monthly on 5th	Monthly on 10th	30
Quarterly†	June 15–Dec. 15	May 15–Nov. 15	June 15–Dec. 15	Jan. 10–July 10	31
5.371	11	89	172	659	32
\$17,593 68	\$27,986 82	\$19,856 76	\$9,962 89	\$13,110 59	33
5.37	.06	5.24	5.02	5.46	34
67.45	31.79	56.73	53.36	55.51	35
3.00	4.00	3.00	3.00	3.50	36
\$879,764 85	\$21,691 68	\$82,419 13	\$84,373 25	\$380,512 44	37
\$29,265,786 89	\$1,010,542 49	\$2,282,964 62	\$1,706,310 34	\$10,892,633 81	38
\$27,164,177 79	\$627,506 85	\$2,154,121 36	\$1,716,477 29	\$7,806,212 67	39
\$2,981,373 95	\$404,727 32	\$211,262 39	\$74,206 30	\$3,466,933 58	40
119,775	6,016	9,562	14,737	57,524	41
11,490	3,541	7,845	10,029	32,349	42
11,585	465	753	1,099	6,495	43
11,490	427	709	1,088	4,482	44
95	38	44	11	2,013	45
34,116	1,221	3,321	4,544	21,232	46

* Daily interest accounts from date of deposit.

† First Monday after first weekend Jan.–Apr.–July–Oct.

		CAMBRIDGE
ASSETS		UNIVERSITY TRUST COMPANY
Banking Department		
	Incorporated	Jan. 4, 1927
	Began business	June 11, 1927
1	Cash, clearing and cash items in process of collection	\$183,554 04
2	Balances with banks	810,382 24
3	U. S. Government obligations, direct and fully guaranteed	2,284,916 29
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	4,000 00
7	Real estate loans	1,336,055 38
8	Collateral loans	873,943 25
9	Unsecured loans	210,733 49
10	Installment loans	895,299 16
11	Overdrafts	1,352 03
12	Banking house, vaults, furniture and fixtures	93,003 17
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	5,830 41
16	Interest accrued but not collected	367 93
17	Other assets	2,009 46
18	Total	\$6,701,446 85
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

CHATHAM	CHELMSFORD	DEDHAM	FALL RIVER		
CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	B.M.C. DUFFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	
Aug. 16, 1919	Dec. 13, 1957	Dec. 19, 1957	Mar. 16, 1887	Mar. 6, 1919	
Jan. 15, 1920	Jan. 6, 1958	Jan. 13, 1958	July 9, 1888	July 23, 1919	1
\$168,729 95	\$284,875 53	\$326,093 47	\$813,849 55	\$2,358,608 66	2
190,931 96	687,436 32	1,075,771 27	3,062,997 61	2,261,402 82	3
2,122,437 50	1,034,946 01	2,557,593 42	9,454,771 51	9,034,645 74	4
—	739,673 98	218,939 40	3,740,791 06	1,621,330 05	5
30,000 00	24,850 00	799,968 75	50,000 00	250,000 00	6
18,437 50	—	—	214,375 83	102,964 14	7
830,983 00	840,253 79	2,727,014 41	11,693,699 01	15,782,698 35	8
413,735 00	470,853 21	1,952,854 86	1,832,681 67	5,980,501 75	9
352,131 00	1,204,997 02	1,635,166 57	1,850,568 95	2,107,057 68	10
45,331 00	1,445,782 93	2,669,509 63	4,210,760 98	3,326,729 03	11
310 58	25,700 18	13,062 13	2,722 86	14,871 24	12
52,928 18	172,348 06	290,088 20	790,355 95	914,791 60	13
—	80,071 32	—	—	7,422 35	14
810 00	8,381 84	11,942 17	19,607 27	9,768 59	15
—	25,091 01	36,898 06	178,795 62	105,496 40	16
3,545 83	1,808 29	—	800 00	12,807 06	17
\$4,230,311 50	\$7,047,069 49	\$14,314,902 34	\$37,916,777 87	\$43,891,095 46	18
No Trust Department	No Trust Department	No Trust Department	\$4,794,326 03	\$14,022 41	19
			3,489,172 66	36,279 29	20
			30,067,765 23	199,060 86	21
			21,177 36	—	22
			76,678 78	—	23
			—	—	24
			473,570 18	5,000 00	25
			516,171 00	16,198 48	26
			1,755,326 99	27,533 95	27
			9,557 10	—	28
			63,963 65	2,050 00	29
			\$41,267,708 98	\$300,144 99	30

		CAMBRIDGE
LIABILITIES		UNIVERSITY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,650,061 74
2	Time deposits of individuals, partnerships and corporations	130,000 00
3	Savings deposits	1,841,936 61
4	Club deposits	15,671 00
5	Deposits of U. S. Government	101,117 44
6	Deposits of states, counties and municipalities	243,259 43
7	Deposits of banks	506,824 96
8	Other deposits (certified, officers' checks, etc.)	121,895 81
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	—
13	Accrued for taxes, interest, expenses, etc.	37,711 82
14	Other liabilities	16,598 96
15	Capital stock Preferred	—
16	Capital stock Common	200,000 00
17	Surplus	450,000 00
18	Guaranty fund	150,000 00
19	Undivided profits	175,318 35
20	Preferred stock retirement fund	—
21	Other capital reserves	61,050 73
22	Total	\$6,701,446 85
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 11, 1927
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	June 30-Dec. 31
33	Number of real estate loans	139
34	Average real estate loan	\$8,427 85
35	Average rate on real estate loans	5.56
36	Percentage of real estate loans to savings deposits	63.60
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$49,881 32
39	Amount of deposits	\$754,801 59
40	Amount of withdrawals	\$666,878 85
41	Net increase	\$137,804 06
42	Number of deposits	6,142
43	Number of withdrawals	3,926
44	Number of accounts opened	331
45	Number of accounts closed	329
46	Net increase in number of accounts	2
47	Number of accounts, December 31, 1965	3,442

CHATHAM	CHELMSFORD	DEDHAM	FALL RIVER		
CHATHAM TRUST COMPANY	THE FIRST BANK AND TRUST COMPANY	DEDHAM TRUST COMPANY	B.M.C. DURFEE TRUST COMPANY	FALL RIVER TRUST COMPANY	
\$2,089,378 99	\$3,046,956 65	\$6,114,492 31	\$13,067,985 18	\$13,702,333 02	1
—	108,106 88	911,419 53	1,329,370 02	1,800,407 16	2
1,390,005 35	1,420,333 98	3,953,465 40	15,063,635 53	20,701,873 79	3
3,204 50	16,492 50	104,897 00	32,859 00	183,256 00	4
6,646 85	132,182 76	175,047 88	340,427 84	460,627 16	5
217,224 91	1,132,823 25	1,151,642 99	1,560,996 42	740,591 58	6
42,601 23	—	58,310 62	792,508 75	646,949 96	7
20,156 11	164,588 76	240,102 81	641,436 36	282,603 71	8
—	—	—	—	—	9
—	—	—	—	—	10
—	—	—	—	—	11
9,515 00	148,752 20	144,695 87	368,213 21	320,084 42	12
29,000 00	54,262 89	109,125 76	420,471 85	260,881 98	13
6,021 00	26,782 95	34,006 73	497,967 56	1,151,140 98	14
—	—	—	—	—	15
50,000 00	262,100 00	593,687 50	1,013,100 00	1,116,500 00	16
50,000 00	378,250 00	357,850 00	1,013,100 00	1,015,000 00	17
72,700 00	18,925 00	43,000 00	525,300 00	804,600 00	18
224,037 36	97,034 53	138,571 00	390,524 97	156,773 34	19
—	—	—	—	—	20
19,820 20	39,477 14	184,586 94	858,881 18	547,472 36	21
\$4,230,311 50	\$7,047,069 49	\$14,314,902 34	\$37,916,777 87	\$43,891,095 46	22
No Trust Department	No Trust Department	No Trust Department	\$41,088,388 75 179,320 23 —	\$298,189 08 733 73 — 1,222 18	23 24 25 26
—	—	—	\$41,267,708 98	\$300,144 99	27
—	—	—	\$8,524,419 69 —	\$312,938 44 —	28 29
Jan. 15, 1920 Monthly on 10th Apr. 1-Oct. 1 123 \$6,547 06 5.37 57.93	Jan. 6, 1958 Monthly on 1st Apr. 15-Oct. 15 81 \$10,373 50 6.32 59.16	Jan. 13, 1958 Monthly on 1st Jan. 15-July 15 166 \$10,548 65 5.43 44.29	Oct. 2, 1933 Monthly on 1st Jan. 15-July 15 1,523 \$7,138 43 5.68 72.17	Jan. 2, 1920 Monthly on 1st Apr. 15-Oct. 15 1,891 \$8,206 54 5.56 74.96	30 31 32 33 34 35 36
3.75 \$43,826 27 \$909,208 89 \$806,178 76 \$146,856 40 3,932 2,266 222 233 111 1,754	3.50-4.00 \$38,565 80 \$972,511 74 \$814,395 61 \$196,681 93 8,379 4,962 759 659 100 2,068	3.00 \$85,760 90 \$3,204,519 23 \$2,672,616 68 \$617,663 45 36,523 14,793 2,256 1,056 1,200 8,306	4.00 \$535,398 57 \$5,269,178 11 \$4,998,570 02 \$806,006 66 185,711 23,778 6,567 5,841 726 25,986	4.00 \$700,750 63 \$11,451,714 94 \$9,717,174 44 \$2,435,291 13 99,849 47,527 5,136 3,587 1,549 23,791	37 38 39 40 41 42 43 44 45 46 47

1 Decrease.

		FALMOUTH
ASSETS		FALMOUTH TRUST COMPANY
Banking Department		
	Incorporated	June 24, 1959
	Began business	Aug. 7, 1959
1	Cash, clearing and cash items in process of collection	\$132,160 40
2	Balances with banks	332,866 50
3	U. S. Government obligations, direct and fully guaranteed	995,168 87
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	495,005 29
8	Collateral loans	902,883 88
9	Unsecured loans	788,361 62
10	Installment loans	666,203 00
11	Overdrafts	4,932 14
12	Banking house, vaults, furniture and fixtures	43,761 49
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$4,361,343 19
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

FRAMINGHAM	GLOUCESTER	GREENFIELD	HAVERHILL	HYANNIS	
FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	CAPE COD BANK AND TRUST COMPANY	
Mar. 9, 1909	Feb. 20, 1891	Mar. 30, 1912	Feb. 25, 1963	May 24, 1916	
Aug. 15, 1910	Jan. 18, 1892	July 1, 1912	Nov. 18, 1963	July 1, 1916	
\$1,315,369 25	\$721,841 90	\$699,724 27	\$73,878 40	\$1,931,611 15	1
4,215,555 67	1,426,069 46	2,620,028 57	345,829 78	1,905,298 96	2
5,278,567 92	4,379,994 13	3,467,491 52	685,771 00	5,768,109 66	3
5,250,886 05	2,116,344 65	1,164,312 06	4,800 00	3,073,914 92	4
10,000 00	700,000 00	100,056 38	—	124,299 83	5
20,000 00	48,750 00	45,000 00	—	46,500 00	6
20,472,347 46	5,018,237 72	5,085,399 06	800,854 32	3,936,590 83	7
4,476,264 46	2,870,973 46	2,654,711 97	520,092 99	2,551,220 27	8
5,413,616 70	2,113,662 97	981,852 76	395,522 84	5,159,018 79	9
7,410,862 69	2,144,433 96	4,410,272 50	753,148 94	2,241,816 89	10
61,000 30	6,767 01	109 33	2,316 97	6,577 93	11
727,404 57	511,503 49	183,964 84	53,116 95	438,273 25	12
12,019 05	—	—	—	—	13
—	—	—	—	—	14
84,645 53	—	4,500 00	63,761 01	9,024 00	15
144,038 04	—	2,633 76	—	1,733 08	16
64,392 85	24,777 99	4 05	4,226 33	73,918 07	17
\$54,956,970 54	\$22,083,356 74	\$21,420,061 07	\$3,703,319 53	\$27,267,907 63	18
\$18,492 81	\$1,015,140 97	\$2,572,508 59	No Trust Department	\$372,875 23	19
2,600 00	802,763 70	1,928,817 68		43,069 80	20
5,406,858 26	2,147,918 44	7,693,229 49		999,978 75	21
—	87,513 94	69,762 81		2,350 00	22
650 00	—	56,887 59		1,798 81	23
—	—	—		—	24
44,600 00	114,448 21	197,702 00		105,368 95	25
26,250 99	199,274 49	265,457 11		39,053 50	26
544,276 87	679,033 12	1,875,101 76		444,486 21	27
6,602 20	17,110 00	126,748 27		28,146 87	28
42,455 28	491 61	196,870 19		—	29
\$6,092,786 41	\$5,063,694 48	\$14,983,085 49		\$2,037,128 12	30

		FALMOUTH
LIABILITIES		FALMOUTH TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,289,850 58
2	Time deposits of individuals, partnerships and corporations	13,000 00
3	Savings deposits	1,140,002 60
4	Club deposits	5,089 00
5	Deposits of U. S. Government	113,598 08
6	Deposits of states, counties and municipalities	200,635 16
7	Deposits of banks	58,074 65
8	Other deposits (certified, officers' checks, etc.)	53,948 35
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	87,232 50
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	—
15	Capital stock Preferred	—
16	Capital stock Common	150,000 00
17	Surplus	100,000 00
18	Guaranty fund	9,275 64
19	Undivided profits	101,944 06
20	Preferred stock retirement fund	—
21	Other capital reserves	38,692 57
22	Total	\$4,361,343 19
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Aug. 2, 1959
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Feb. 15-Aug. 15
33	Number of real estate loans	59
34	Average real estate loan	\$7,838 00
35	Average rate on real estate loans	5.73
36	Percentage of real estate loans to savings deposits	40.57
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.50-4.00
38	Amount of interest paid	\$30,373 80
39	Amount of deposits	\$1,116,117 76
40	Amount of withdrawals	\$899,877 82
41	Net increase	\$246,613 74
42	Number of deposits	4,971
43	Number of withdrawals	2,854
44	Number of accounts opened	454
45	Number of accounts closed	303
46	Net increase in number of accounts	151
47	Number of accounts, December 31, 1965	1,288

FRAMINGHAM	GLOUCESTER	GREENFIELD	HAVERHILL	HYANNIS	
FRAMINGHAM TRUST COMPANY	CAPE ANN BANK & TRUST COMPANY	FRANKLIN COUNTY TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF HAVERHILL	CAPE COD BANK AND TRUST COMPANY	
\$18,873,381 38	\$8,539,527 05	\$7,371,757 10	\$1,529,373 49	\$13,630,991 05	1
1,225,206 36	639,504 30	965,682 00	70,010 00	112,937 00	2
20,076,977 66	7,687,827 97	7,287,856 33	1,405,571 19	6,504,993 67	3
249,184 86	64,212 50	15,801 50	16,354 50	31,735 65	4
625,700 67	113,838 03	343,594 46	54,587 16	72,180 93	5
5,088,280 06	1,394,090 27	1,248,685 35	134,759 95	1,926,203 58	6
529,796 50	499,806 50	515,644 50	12,905 56	1,040,057 71	7
1,959,369 38	148,264 52	556,062 98	16,030 03	782,930 41	8
—	—	—	4,778 25	—	9
109,706 59	—	—	—	—	10
—	—	—	—	—	11
720,326 75	192,115 28	215,996 91	63,070 01	228,257 59	12
271,030 58	196,009 24	217,650 16	62,961 25	185,500 00	13
627,727 21	305,569 08	388,681 02	23,359 19	166,362 12	14
—	—	—	—	—	15
1,875,000 00	600,000 00	500,000 00	150,000 00	600,000 00	16
1,525,000 00	600,000 00	500,000 00	75,000 00	700,000 00	17
607,500 00	400,000 00	500,000 00	4,333 63	350,000 00	18
135,313 22	291,494 40	525,230 12	56,465 92	576,635 95	19
—	—	—	—	—	20
457,469 32	411,097 60	267,418 64	23,759 40	359,121 97	21
\$54,956,970 54	\$22,083,356 74	\$21,420,061 07	\$3,703,319 53	\$27,267,907 63	22
\$5,909,106 20	\$4,990,341 26	\$14,833,261 02	No Trust	\$2,029,860 69	23
43,680 21	73,313 18	138,918 39	Department	7,267 43	24
—	—	—	—	—	25
140,000 00	40 04	10,906 08	—	—	26
\$6,092,786 41	\$5,063,694 48	\$14,983,035 49	—	\$2,037,128 12	27
\$365,242 43	\$2,195,328 30	\$2,607,270 45	—	\$9,510 37	28
—	—	—	—	—	29
Aug. 15, 1910	Jan. 5, 1909	July 1, 1912	Nov. 18, 1963	July 1, 1916	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
May 15–Nov. 15	Apr. 1–Oct. 1	Mar. 1–Sept. 1	Jan. 15–July 15	Jan. 10–July 10	32
1,008	642	656	74	494	33
\$14,363 84	\$6,364 03	\$7,752 13	\$10,676 54	\$7,703 97	34
5.46	5.67	5.07	4.60	5.72	35
72.12	53.15	69.78	56.21	58.51	36
4.00	4.00	3.50–4.00	3.75	4.00	37
\$680,155 32	\$230,292 41	\$260,894 50	\$35,277 04	\$183,001 50	38
\$12,306,667 30	\$4,601,384 83	\$2,177,562 70	\$1,173,396 68	\$4,383,608 79	39
\$10,912,876 71	\$3,499,399 24	\$1,825,288 79	\$989,367 73	\$3,243,420 38	40
\$2,073,945 91	\$1,332,278 00	\$613,168 41	\$219,305 99	\$1,323,189 91	41
93,184	36,971	11,869	11,836	22,422	42
52,670	19,266	7,221	4,082	13,962	43
4,814	1,624	692	654	2,206	44
3,446	1,471	563	308	1,677	45
1,368	153	129	346	529	46
24,322	10,388	5,391	1,778	7,859	47

		LAWRENCE
ASSETS		ARLINGTON TRUST COMPANY
Banking Department		
	Incorporated	Oct. 13, 1910
	Began business	Oct. 17, 1910
1	Cash, clearing and cash items in process of collection	\$1,810,167 33
2	Balances with banks	10,080,188 56
3	U. S. Government obligations, direct and fully guaranteed	14,148,348 12
4	State, county and municipal obligations	1,559,711 19
5	Other bonds, notes and debentures	—
6	Corporate stocks	17,000 00
7	Real estate loans	25,061,853 55
8	Collateral loans	10,266,222 85
9	Unsecured loans	10,454,594 02
10	Installment loans	14,509,069 46
11	Overdrafts	12,216 49
12	Banking house, vaults, furniture and fixtures	642,993 49
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	17,308 74
16	Interest accrued but not collected	42,424 41
17	Other assets	7,491 60
18	Total	\$88,629,589 81
Trust Department		
19	Government, state and municipal bonds	\$8,830 00
20	Other bonds	223,475 48
21	Stocks	1,690,002 58
22	Loans on real estate	2,475 00
23	Other loans	—
24	Real estate by foreclosure, etc.	—
25	Real estate owned	—
26	Deposits subject to check	46,238 28
27	Other bank deposits	694,343 32
28	Tangible personal property	—
29	Other assets	312 00
30	Total	\$2,665,676 66

LEXINGTON	LYNN		MALDEN	MARBLEHEAD	
LEXINGTON TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	
Jan. 8, 1914 Apr. 21, 1914 \$607,907 37 598,981 36 4,230,597 97 2,723,087 44 — 20,060 00 3,030,827 86 1,360,580 83 6,001,035 67 2,175,749 50 1,818 68 389,725 89 — — 5,491 26 67,307 11 17,353 85	July 18, 1904 Aug. 19, 1904 \$2,653,491 34 2,775,532 23 5,340,672 29 3,376,915 41 232,368 75 614,058 02 15,519,931 13 5,122,664 38 11,660,690 39 10,638,419 93 10,677 94 605,975 00 — — 7,713 28 46,478 18 84,743 52	Apr. 20, 1887 Dec. 1, 1888 \$576,319 78 742,613 95 1,525,346 10 85,364 60 124,008 00 118,061 64 410,743 93 645,835 00 2,277,970 35 1,732,897 11 5,587 44 14,773 10 — — — — 27,800 94	June 3, 1896 Dec. 1, 1896 \$1,063,045 19 6,079,067 11 5,819,087 69 — 23,015 77 134,323 23 677,636 87 5,690,199 66 10,208,214 00 2,764,771 84 43,656 52 445,614 00 — — 28,187 86 75,610 43 232,662 95	Jan. 18, 1965 May 17, 1965 \$36,828 17 133,483 14 120,638 72 — — — 224,548 53 480,205 21 986,437 40 317,756 19 484 96 255,542 09 — — 7,061 49 4,826 98 —	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
\$21,230,524 79	\$58,690,331 79	\$8,287,321 94	\$33,285,093 12	\$2,567,812 88	18
No Trust Department	\$1,379,111 88 448,359 14 2,882,934 53 — 4,623 64 — 330,500 00 259,294 18 965,999 11 — 240 00	\$810,040 90 42,459 88 2,379,676 12 22,000 00 — — 65,200 00 231,957 03 676,568 56 — 18,114 25	\$3,206,531 40 2,262,859 95 12,819,483 74 53,709 26 197,321 51 — 74,620 91 775,810 09 580,815 45 21,831 10 648,662 26	No Trust Department	19 20 21 22 23 24 25 26 27 28 29
	\$6,271,062 48	\$4,246,016 74	\$20,641,645 67		30

LIABILITIES		LAWRENCE
		ARLINGTON TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$23,458,619 46
2	Time deposits of individuals, partnerships and corporations	8,248,832 21
3	Savings deposits	31,753,822 71
4	Club deposits	563,544 50
5	Deposits of U. S. Government	1,435,716 75
6	Deposits of states, counties and municipalities	9,189,551 43
7	Deposits of banks	2,134,570 83
8	Other deposits (certified, officers' checks, etc.)	3,364,822 93
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	1,540,771 42
13	Accrued for taxes, interest, expenses, etc.	148,876 22
14	Other liabilities	1,079,609 09
15	Capital stock Preferred	—
16	Capital stock Common	1,250,000 00
17	Surplus	1,300,000 00
18	Guaranty fund	1,020,000 00
19	Undivided profits	434,145 19
20	Preferred stock retirement fund	—
21	Other capital reserves	1,706,707 07
22	Total	\$88,629,589 81
Trust Department		
23	As trustee, executor, administrator, etc.	\$2,653,211 43
24	Income	12,465 23
25	Earnings not transferred to the banking department	—
26	Other liabilities	—
27	Total	\$2,665,676 66
28	As agent, custodian, etc.	—
29	As corporate agent or trustee	—
Savings Deposit Information		
30	Date savings department started	Jan. 2, 1914
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 1-July 1
33	Number of real estate loans	1,668
34	Average real estate loan	\$13,149 24
35	Average rate on real estate loans	5.51
36	Percentage of real estate loans to savings deposits	69.07
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$1,137,777 14
39	Amount of deposits	\$23,875,668 89
40	Amount of withdrawals	\$23,566,651 77
41	Net increase	\$1,446,794 26
42	Number of deposits	124,116
43	Number of withdrawals	61,913
44	Number of accounts opened	6,496
45	Number of accounts closed	6,286
46	Net increase in number of accounts	210
47	Number of accounts, December 31, 1965	30,969

LEXINGTON	LYNN		MALDEN	MARBLEHEAD	
LEXINGTON TRUST COMPANY	ESSEX COUNTY BANK AND TRUST COMPANY	LYNN SAFE DEPOSIT & TRUST COMPANY	MALDEN TRUST COMPANY	MARBLEHEAD TRUST COMPANY	
\$11,058,452 82	\$29,030,213 72	\$4,322,353 65	\$22,883,698 57	\$1,062,980 77	1
85,000 00	4,000 00	408,481 55	6,000 00	10,315 00	2
3,523,122 89	14,795,737 66	1,068,931 92	1,277,679 55	695,387 48	3
\$2,407 50	143,838 25	—	131,308 75	2,114 00	4
543,856 36	779,112 99	69,088 15	776,190 25	25,281 77	5
2,312,736 96	1,754,647 14	358,806 08	1,181,238 17	—	6
550,477 04	1,855,025 39	190,827 26	672,709 13	25,000 00	7
260,377 41	2,484,479 82	24,216 62	2,554,368 49	13,740 78	8
500,000 00	—	—	—	—	9
—	—	—	—	—	10
178,218 51	1,400,285 90	160,570 65	312,987 39	41,543 31	11
80,368 01	285,158 07	—	178,636 94	—	12
90,966 15	871,373 10	—	387,520 11	—	13
—	—	—	—	—	14
400,000 00	1,001,000 00	300,000 00	660,000 00	375,000 00	15
700,000 00	1,200,000 00	400,000 00	1,100,000 00	255,000 00	16
250,000 00	368,118 31	80,700 00	200,000 00	965 00	17
327,930 15	1,494,315 59	802,567 75	338,211 35	60,484 77	18
—	—	—	—	—	19
286,610 99	1,223,025 85	100,778 31	624,544 42	—	20
\$21,230,524 79	\$58,690,331 79	\$8,287,321 94	\$33,285,093 12	\$2,567,812 88	21
No Trust Department	\$6,135,109 67	\$4,021,991 44	\$20,313,759 50	No Trust Department	23
	135,952 81	224,025 30	231,651 62		24
	—	—	96,234 55		25
	—	—	—		26
	\$6,271,062 48	\$4,246,016 74	\$20,641,645 67		27
	\$1,698,230 80	—	\$5,292,833 95		28
	—	—	—		29
Apr. 21, 1914	Dec. 1, 1933	Jan. 2, 1934	Sept. 23, 1923	May 17, 1965	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
June 30-Dec. 31	Apr. 15-Oct. 15	Apr. 1-Oct. 1	Jan. 15-July 15	Jan. 15-July 15	32
180	868	42	143	6	33
\$12,269 47	\$12,994 03	\$9,779 62	\$4,738 72	\$37,424 76	34
5.11	5.14	5.22	5.17	6.35	35
62.69	76.23	38.43	53.04	32.29	36
3.00	4.00	3.50	1.00	4.00	37
\$87,060 10	\$466,328 35	\$34,057 02	\$12,184 26	\$9,150 10	38
\$2,887,475 56	\$4,848,872 85	\$365,737 66	\$757,924 20	\$852,130 70	39
\$2,703,075 44	\$3,149,505 30	\$331,365 88	\$1,009,001 81	\$165,893 32	40
\$271,460 22	\$2,165,695 90	\$68,428 80	¹ \$238,893 35	\$695,387 48	41
18,443	72,666	1,733	6,985	1,845	42
12,353	45,431	1,017	4,290	543	43
1,384	4,602	125	322	701	44
1,244	2,533	104	628	29	45
140	2,069	21	¹ 306	672	46
6,017	22,580	868	3,702	672	47

¹ Decrease.

		MEDFORD
ASSETS		DEPOSITORS TRUST COMPANY
Banking Department		
	Incorporated	Oct. 20, 1953
	Began business	Feb. 16, 1954
1	Cash, clearing and cash items in process of collection	\$470,687 58
2	Balances with banks	1,547,204 36
3	U. S. Government obligations, direct and fully guaranteed	949,375 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	—
6	Corporate stocks	—
7	Real estate loans	1,380,671 01
8	Collateral loans	1,445,394 16
9	Unsecured loans	1,816,092 53
10	Installment loans	1,506,549 90
11	Overdrafts	2,335 07
12	Banking house, vaults, furniture and fixtures	227,501 63
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	11,467 67
18	Total	\$9,357,278 91
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

MELROSE	MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	
MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF NEEDHAM	
Jan. 19, 1916	May 18, 1916	Nov. 14, 1958	Aug. 20, 1916	Dec. 2, 1960	
Jan. 24, 1916	July 1, 1916	Mar. 12, 1959	Sept. 5, 1916	May 8, 1961	1
\$279,453 53	\$394,803 41	\$146,290 60	\$1,268,281 07	\$91,478 06	2
1,278,314 93	771,905 78	430,927 25	2,067,992 47	570,079 81	3
2,318,446 15	4,260,497 27	1,385,816 59	5,277,647 38	900,091 89	4
1,725,396 25	1,197,829 09	—	344,230 28	—	5
—	142,537 00	—	—	50,000 00	6
—	3,000 00	—	59,871 92	—	7
1,624,465 38	2,784,536 83	817,366 76	1,769,140 17	237,496 73	8
2,128,179 52	930,494 08	798,521 47	1,674,978 98	198,302 57	9
2,009,606 89	1,098,845 46	439,245 00	716,445 20	344,514 94	10
1,332,980 02	1,956,080 99	491,372 37	3,667,574 57	769,012 90	11
6,929 25	2,313 37	1,917 99	9,799 51	3,171 41	12
310,345 28	74,900 00	235,999 35	99,787 27	62,327 55	13
—	—	—	—	—	14
6,128 85	—	16,908 59	849 92	5,585 43	15
37,299 40	—	14,526 48	—	—	16
4,159 12	11,447 58	2,719 45	—	2,224 41	17
\$13,061,704 57	\$13,629,190 86	\$4,781,611 90	\$16,956,598 74	\$3,234,285 70	18
No Trust Department	\$94,203 67 93,855 26 877,516 74 8,805 48 1,650 00 — 13,325 00 36,411 56 111,147 52 105 00 6 00	No Trust Department	No Trust Department	No Trust Department	19 20 21 22 23 24 25 26 27 28 29 30
	\$1,237,026 23				

		MEDFORD
LIABILITIES		DEPOSITORS TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$4,372,274 76
2	Time deposits of individuals, partnerships and corporations	360,000 00
3	Savings deposits	1,953,346 23
4	Club deposits	62,060 00
5	Deposits of U. S. Government	69,289 01
6	Deposits of states, counties and municipalities	1,239,826 45
7	Deposits of banks	218,947 60
8	Other deposits (certified, officers' checks, etc.)	105,948 86
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	122,899 24
13	Accrued for taxes, interest, expenses, etc.	84,942 79
14	Other liabilities	23,036 15
15	Capital stock Preferred	—
16	Capital stock Common	396,000 00
17	Surplus	214,600 00
18	Guaranty fund	28,381 28
19	Undivided profits	70,962 96
20	Preferred stock retirement fund	—
21	Other capital reserves	35,213 58
22	Total	\$9,357,278 91
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Feb. 16, 1954
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15-July 15
33	Number of real estate loans	87
34	Average real estate loan	\$12,046 10
35	Average rate on real estate loans	5.62
36	Percentage of real estate loans to savings deposits	53.65
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$43,991 19
39	Amount of deposits	\$2,021,965 70
40	Amount of withdrawals	\$1,835,181 64
41	Net increase	\$230,775 25
42	Number of deposits	14,591
43	Number of withdrawals	8,785
44	Number of accounts opened	1,186
45	Number of accounts closed	760
46	Net increase in number of accounts	426
47	Number of accounts, December 31, 1965	3,676

MELROSE	MIDDLE-BOROUGH	MILTON	NATICK	NEEDHAM	
MELROSE TRUST COMPANY	MIDDLE-BOROUGH TRUST COMPANY	MILTON BANK AND TRUST COMPANY	NATICK TRUST COMPANY	FIRST BANK AND TRUST COMPANY OF NEEDHAM	
\$7,551,659 88	\$4,842,654 26	\$2,260,794 61	\$7,653,922 01	\$1,786,922 52	1
—	—	40,000 00	20,000 00	—	2
2,088,741 82	5,913,284 87	1,216,866 18	3,341,559 24	691,686 20	3
52,207 00	42,296 00	8,038 00	84,268 50	4,144 00	4
414,352 70	311,580 06	70,955 94	211,428 55	45,819 97	5
247,892 06	729,561 19	401,368 17	1,666,812 91	99,184 21	6
406,998 39	480,316 35	61,929 59	901,441 65	10,000 00	7
751,639 62	97,721 48	48,974 36	974,240 70	30,044 97	8
—	—	—	—	—	9
—	—	—	—	—	10
130,209 51	—	51,451 91	356,823 85	49,382 95	11
89,802 67	—	3,280 56	93,573 00	1,333 77	12
70,952 90	84,392 40	4,375 00	19,200 00	—	13
—	—	—	—	—	14
240,000 00	300,000 00	312,500 00	320,000 00	250,000 00	15
660,000 00	300,000 00	193,294 26	400,000 00	175,000 00	16
165,000 00	283,000 00	15,523 36	202,900 00	5,117 17	17
49,062 62	168,384 25	72,760 93	572,902 82	62,410 03	18
—	—	—	—	—	19
143,185 40	76,000 00	19,499 03	137,525 51	23,239 91	20
—	—	—	—	—	21
\$13,061,704 57	\$13,629,190 86	\$4,781,611 90	\$16,956,598 74	\$3,234,285 70	22
No Trust Department	\$1,223,664 24 13,361 99 —	No Trust Department	No Trust Department	No Trust Department	23
—	—	—	—	—	24
—	—	—	—	—	25
—	—	—	—	—	26
—	\$1,237,026 23	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
Jan. 24, 1916	July 1, 1916	May 12, 1959	Sept. 5, 1916	May 8, 1961	30
Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	Monthly on 1st	31
Jan. 15–July 15	Jan. 10–July 10	Jan. 2–July 1	Mar. 10–Sept. 10	Apr. 1–Oct. 1	32
138	467	55	272	17	33
\$11,771 48	\$5,962 60	\$11,698 83	\$6,336 93	\$13,970 40	34
5.11	5.45	5.55	5.13	5.05	35
77.77	47.08	52.87	51.58	34.33	36
—	—	—	—	—	37
3.00	3.50–4.00	3.00	3.00	3.00	38
\$51,601 22	\$205,831 22	\$28,688 68	\$86,969 01	\$16,277 74	39
\$1,382,325 77	\$2,594,380 05	\$821,524 12	\$1,817,468 32	\$546,229 23	40
\$1,326,350 92	\$2,291,308 91	\$837,486 05	\$1,756,614 58	\$434,810 04	41
\$107,576 07	\$508,902 36	\$12,726 75	\$147,822 75	\$127,696 93	42
13,220	17,778	4,150	16,639	3,888	43
8,470	10,934	3,994	9,314	3,240	44
715	855	510	959	331	45
705	706	272	863	236	46
10	149	238	96	95	47
4,851	6,071	1,513	6,028	1,169	48

		NEWTON
ASSETS		GARDEN CITY TRUST COMPANY
Banking Department		
	Incorporated	July 15, 1959
	Began business	Nov. 2, 1959
1	Cash, clearing and cash items in process of collection	\$383,707 24
2	Balances with banks	1,648,821 93
3	U. S. Government obligations, direct and fully guaranteed	1,756,941 53
4	State, county and municipal obligations	1,807,593 30
5	Other bonds, notes and debentures	614,350 00
6	Corporate stocks	190,000 00
7	Real estate loans	2,630,431 81
8	Collateral loans	3,695,997 00
9	Unsecured loans	4,701,001 41
10	Installment loans	1,304,834 68
11	Overdrafts	27,650 15
12	Banking house, vaults, furniture and fixtures	205,360 41
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	15,407 97
16	Interest accrued but not collected	27,788 57
17	Other assets	18,618 55
18	Total	\$19,028,504 55
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
Mar. 29, 1959	May 27, 1895	Sept. 27, 1915	Sept. 10, 1907	Oct. 9, 1909	
June 26, 1959	July 11, 1895	Dec. 15, 1915	Sept. 30, 1907	Oct. 12, 1909	
\$381,736 07	\$1,700,129 96	\$3,212,325 22	\$1,229,616 68	\$3,741,066 08	1
481,851 11	2,007,342 71	1,965,726 61	3,220,450 87	2,939,700 05	2
1,496,581 82	5,111,550 15	6,373,253 52	8,251,660 86	5,098,852 33	3
—	4,544,792 63	2,612,503 09	587,789 74	1,037,042 50	4
1,001,576 10	359,800 00	—	—	20,000 00	5
—	8,000 00	57,000 00	18,515 01	75,759 67	6
397,541 22	5,173,805 60	3,882,662 93	2,405,700 25	3,198,403 00	7
673,204 70	6,727,401 00	3,533,137 65	4,682,332 82	4,043,998 29	8
998,757 85	3,546,696 10	2,547,022 94	4,889,846 06	9,117,469 65	9
1,707,553 77	4,138,788 45	3,045,511 13	9,504,183 16	2,799,475 15	10
10,774 84	11,739 67	4,151 15	27,702 46	14,673 73	11
318,955 51	452,817 11	345,771 99	822,261 64	300,000 00	12
—	—	—	—	—	13
—	—	—	—	—	14
8,381 77	23,834 21	40,766 62	14,942 63	—	15
9,243 75	135,002 37	148 99	—	—	16
1,365 00	37,604 17	4,435 15	89,017 93	—	17
\$7,487,523 51	\$33,979,304 13	\$27,624,416 99	\$35,744,020 11	\$32,386,440 45	18
No Trust Department	\$3,205,134 25 1,758,095 40 6,649,597 61 87,309 03 — 66,164 33 495,852 70 1,174,599 93 — 40,770 50	No Trust Department	\$195,245 32 1,052,797 36 3,498,724 40 37,518 71 103,842 00 — 141,050 00 175,170 05 2,043,424 88 12,992 03 8,521 84	\$2,875,618 72 2,058,878 29 10,130,387 29 — — — 258,837 06 372,438 88 1,392,016 72 4,844 50 46,986 08	19 20 21 22 23 24 25 26 27 28 29
	\$13,477,523 75		\$7,269,286 59	\$17,140,007 54	30

		NEWTON
LIABILITIES		GARDEN CITY TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$8,952,461 54
2	Time deposits of individuals, partnerships and corporations	2,742,331 00
3	Savings deposits	2,997,569 50
4	Club deposits	15,831 50
5	Deposits of U. S. Government	417,872 11
6	Deposits of states, counties and municipalities	1,031,000 00
7	Deposits of banks	541,522 12
8	Other deposits (certified, officers' checks, etc.)	338,237 16
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	113,272 36
13	Accrued for taxes, interest, expenses, etc.	45,416 56
14	Other liabilities	65 00
15	Capital stock Preferred	—
16	Capital stock Common	712,950 00
17	Surplus	835,501 00
18	Guaranty fund	23,500 00
19	Undivided profits	87,237 10
20	Preferred stock retirement fund	—
21	Other capital reserves	173,702 60
22	Total	\$19,028,504 55
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Nov. 2, 1959
31	Deposits draw interest from	Monthly on 5th
32	Interest is payable	June 15-Dec. 15
33	Number of real estate loans	47
34	Average real estate loan	\$30,941 72
35	Average rate on real estate loans	5.91
36	Percentage of real estate loans to savings deposits	48.51
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$92,024 98
39	Amount of deposits	\$932,476 12
40	Amount of withdrawals	\$358,586 14
41	Net increase	\$665,914 96
42	Number of deposits	2,712
43	Number of withdrawals	1,504
44	Number of accounts opened	1,262
45	Number of accounts closed	483
46	Net increase in number of accounts	779
47	Number of accounts, December 31, 1965	3,662

PEABODY	PITTSFIELD	QUINCY	ROCKLAND	SALEM	
CITIZENS BANK AND TRUST COMPANY OF PEABODY	BERKSHIRE BANK & TRUST COMPANY	QUINCY TRUST COMPANY	ROCKLAND TRUST COMPANY	NAUMKEAG TRUST COMPANY	
\$1,932,796 02	\$15,111,131 08	\$13,609,065 70	\$17,495,463 47	\$15,637,518 69	1
402,926 60	575,500 00	—	165,000 00	1,000,000 00	2
979,151 80	10,366,953 84	6,826,512 10	6,386,957 78	5,917,246 24	3
14,123 50	83,959 50	133,657 50	37,068 50	—	4
98,438 91	684,254 37	453,862 52	336,071 16	287,509 07	5
2,966,518 94	1,561,235 43	1,044,513 80	4,629,146 20	1,359,817 77	6
2,449 36	722,252 43	784,687 15	1,073,323 44	1,954,172 88	7
173,461 36	368,708 80	459,656 15	1,646,346 27	404,108 77	8
—	—	—	—	—	9
—	—	—	—	—	10
176,893 51	416,855 64	352,431 58	630,000 00	325,504 26	11
85,940 65	73,271 23	124,178 39	106,634 74	9,088 69	12
—	595 00	1,334,583 80	58,224 77	2,284,474 05	13
—	—	—	—	200,000 00	14
300,000 00	910,000 00	400,000 00	600,000 00	300,000 00	15
300,000 00	1,450,000 00	1,000,000 00	1,100,000 00	1,150,000 00	16
8,911 29	396,000 00	500,000 00	390,000 00	380,000 00	17
24,250 80	768,188 62	360,098 21	377,829 19	560,535 19	18
—	—	—	—	—	19
21,660 77	490,398 19	241,170 09	711,954 59	616,464 84	20
—	—	—	—	—	21
\$7,487,523 51	\$33,979,304 13	\$27,624,416 99	\$35,744,020 11	\$32,386,440 45	22
No Trust Department	\$13,337,266 27 113,657 48 26,600 00	No Trust Department	\$7,115,957 72 148,328 87 5,000 00	\$16,891,200 03 248,807 51 —	23
—	—	—	—	—	24
—	—	—	—	—	25
—	—	—	—	—	26
—	—	—	—	—	27
—	—	—	—	—	28
—	—	—	—	—	29
—	—	—	—	—	30
June 26, 1959	Sept. 1, 1923	Dec. 15, 1915	Mar. 28, 1912	May 27, 1919	31
Monthly on 1st	Date of deposit	Monthly on 1st	Monthly on 1st	Monthly on 1st	32
Jan. 10-July 10	Quarterly*	Apr. 15-Oct. 15	2d Mon. June-Dec.	May 1-Nov. 1	33
21	533	417	414	212	34
\$17,242 43	\$8,618 27	\$9,482 00	\$5,810 70	\$12,221 67	35
8.49	5.32	5.38	5.54	5.29	36
36.98	44.31	57.92	37.67	43.79	37
—	—	—	—	—	38
4.00	3.50	3.00	3.00	4.00	39
\$28,686 01	\$312,187 43	\$180,946 05	\$161,904 16	\$210,082 25	40
\$1,267,493 09	\$7,030,138 80	\$3,425,490 87	\$4,663,425 55	\$2,359,974 89	41
\$1,415,701 36	\$4,489,232 45	\$3,378,628 16	\$4,457,958 38	\$1,972,220 55	42
¹ \$119,522 26	\$2,853,093 78	\$227,808 76	\$367,371 33	\$597,836 59	43
7,661	32,327	31,626	31,059	13,584	44
3,297	15,380	17,923	21,897	7,593	45
796	3,452	1,634	2,617	801	46
301	1,528	1,635	2,541	633	47
495	1,924	11	76	168	48
1,788	9,974	10,961	11,989	4,265	49

¹ Decrease.

* Mar. 31-June 30-Sept. 30-Dec. 31.

ASSETS		SAUGUS
		SAUGUS BANK AND TRUST COMPANY
Banking Department		
	Incorporated	Apr. 13, 1928
	Began business	June 15, 1928
1	Cash, clearing and cash items in process of collection	\$335,314 49
2	Balances with banks	629,158 53
3	U. S. Government obligations, direct and fully guaranteed	2,548,408 68
4	State, county and municipal obligations	504,916 43
5	Other bonds, notes and debentures	10,001 00
6	Corporate stocks	9,561 08
7	Real estate loans	2,699,111 62
8	Collateral loans	540,258 74
9	Unsecured loans	1,078,781 81
10	Installment loans	1,382,240 39
11	Overdrafts	170 91
12	Banking house, vaults, furniture and fixtures	185,199 24
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	—
16	Interest accrued but not collected	—
17	Other assets	—
18	Total	\$9,923,122 92
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SAFE DEPOSIT BANK AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
Apr. 20, 1961 Sept. 15, 1961 \$74,249 16 119,490 12 972,467 18 50,945 00 5,000 00 — 86,593 29 131,865 59 354,969 60 2,094,524 24 914 94 148,289 26 — — — — 8,305 83	Apr. 17, 1959 Sept. 30, 1959 \$166,394 39 362,817 46 912,662 19 202,389 24 279,895 31 11,746 81 1,048,689 16 409,603 21 266,045 01 524,057 20 679 96 39,414 25 — — 4,528 40 157 91 —	June 18, 1885 June 1, 1886 \$8,399,282 46 9,295,447 18 12,463,788 03 7,097,614 21 1,149,636 72 194,001 00 8,942,774 57 20,740,609 18 16,460,042 22 6,247,826 47 78,691 68 2,021,321 63 — — 33,394 73 276,450 16 98,478 55	Jan. 5, 1906 Jan. 6, 1906 \$12,744,066 62 11,650,915 55 21,007,238 64 20,179,260 60 138,567 00 353,551 00 11,859,859 84 12,005,306 47 19,489,801 10 31,962,200 39 8,824 87 2,681,355 54 178,038 65 — 22,762 91 654,255 26 274,987 30	Feb. 16, 1917 Mar. 19, 1917 \$1,798,102 89 906,968 54 3,936,626 20 2,258,993 01 322,907 75 32,400 00 3,530,454 51 1,494,128 20 2,255,562 75 3,670,765 59 9,472 82 238,423 52 54,266 57 — 16,915 13 — 1,860 89	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18
\$4,047,614 21	\$4,229,080 50	\$93,499,358 79	\$145,210,991 74	\$20,527,848 37	
No Trust Department	No Trust Department	\$18,192,685 97 15,598,240 03 64,709,067 23 751,623 64 63,975 95 — 437,224 83 2,155,644 56 3,819,252 34 17,394 45 598,638 41	\$18,595,873 37 11,467,510 68 45,095,285 93 344,700 70 256,914 59 — 468,172 21 1,083,332 96 3,847,325 15 34,861 36 68,518 53	\$5,964 38 80,852 28 187,283 97 — — — 9,611 00 23,440 82 58,025 00 — 2,255 75	19 20 21 22 23 24 25 26 27 28 29
		\$106,343,747 41	\$81,262,495 48	\$367,433 20	30

		SAUGUS
LIABILITIES		SAUGUS BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$3,274,573 88
2	Time deposits of individuals, partnerships and corporations	155,000 00
3	Savings deposits	4,292,657 08
4	Club deposits	55,498 50
5	Deposits of U. S. Government	165,355 30
6	Deposits of states, counties and municipalities	473,861 00
7	Deposits of banks	221,442 28
8	Other deposits (certified, officers' checks, etc.)	104,066 66
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	167,339 89
13	Accrued for taxes, interest, expenses, etc.	—
14	Other liabilities	303,986 91
15	Capital stock Preferred	—
16	Capital stock Common	175,000 00
17	Surplus	200,000 00
18	Guaranty fund	140,050 00
19	Undivided profits	160,791 42
20	Preferred stock retirement fund	—
21	Other capital reserves	33,500 00
22	Total	\$9,923,122 92
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 15, 1928
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Quarterly on 10th*
33	Number of real estate loans	297
34	Average real estate loan	\$9,003 98
35	Average rate on real estate loans	5.41
36	Percentage of real estate loans to savings deposits	62.30
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	4.00
38	Amount of interest paid	\$134,200 55
39	Amount of deposits	\$3,282,656 50
40	Amount of withdrawals	\$2,600,497 12
41	Net increase	\$816,359 93
42	Number of deposits	25,062
43	Number of withdrawals	16,272
44	Number of accounts opened	1,286
45	Number of accounts closed	895
46	Net increase in number of accounts	391
47	Number of accounts, December 31, 1965	8,206

* Jan.-Apr.-July-Oct.

SHREWSBURY	SOMERSET	SPRINGFIELD		TAUNTON	
SHREWSBURY BANK AND TRUST COMPANY	SLADE'S FERRY TRUST COMPANY	SAFE DEPOSIT BANK AND TRUST COMPANY	VALLEY BANK AND TRUST COMPANY	BRISTOL COUNTY TRUST COMPANY	
\$1,474,405 14	\$1,435,342 48	\$54,110,712 07	\$79,049,052 87	\$8,687,187 61	1
170,000 00	66,655 35	1,003,159 31	2,851,559 99	172,000 00	2
1,442,423 19	1,477,201 52	14,625,407 25	27,677,535 03	5,782,302 91	3
6,740 00	17,632 00	146,408 00	238,237 00	95,243 75	4
128,961 17	143,567 28	2,371,950 59	3,358,437 41	151,341 71	5
43,816 76	355,899 82	3,304,233 54	6,212,372 40	1,980,435 27	6
10,000 00	220,491 98	2,506,228 37	2,489,730 36	705,046 97	7
86,653 16	26,810 28	3,644,808 18	4,467,593 57	546,889 20	8
—	—	—	—	—	9
—	—	—	—	—	10
175,589 17	39,905 10	689,625 87	2,534,594 94	351,263 11	12
—	27,497 61	512,387 13	918,861 54	103,829 28	13
68,520 56	6,525 38	745,179 93	705,197 23	29,750 92	14
—	—	—	—	—	15
200,000 00	168,000 00	2,750,000 00	2,925,000 00	300,000 00	16
125,000 00	118,800 00	3,000,000 00	4,600,000 00	500,000 00	17
11,000 00	14,000 00	726,126 00	510,254 82	285,300 00	18
70,369 84	79,524 62	1,865,210 16	3,790,170 86	570,644 75	19
—	—	—	—	—	20
34,135 22	31,227 08	1,497,922 39	2,882,373 72	266,612 89	21
\$4,047,614 21	\$4,229,080 50	\$93,499,358 79	\$145,210,991 74	\$20,527,848 37	22
No Trust Department	No Trust Department	\$105,165,497 05 1,174,111 30 — 4,139 06	\$80,363,868 60 897,593 33 — 1,033 55	\$363,337 95 4,095 25 — —	23 24 25 26
		\$106,343,747 41	\$81,262,495 48	\$367,433 20	27
		\$32,738,959 48 —	\$21,260,164 87 \$211,463 06	— —	28 29
Sept. 15, 1961 Monthly on 1st Jan. 2-July 1 10 \$8,659 33 4.19 6.00	Sept. 30, 1959 Monthly on 5th Jan. 15-July 15 108 \$7,674 15 5.69 56.10	Jan. 2, 1948 Monthly on 1st Quarterly on 1st* 546 \$11,400 93 5.13 42.56	Jan. 22, 1947 Date of deposit Quarterly† 767 \$8,521 02 5.06 23.61	Oct. 1, 1919 Monthly on 1st Jan. 2-July 1 532 \$6,496 05 5.43 59.77	30 31 32 33 34 35 36
3.00-4.00 \$39,130 39 \$1,321,480 86 \$1,151,233 04 \$209,378 21 8,140 4,698 707 534 173 2,326	4.00 \$40,166 43 \$911,489 67 \$666,340 79 \$285,315 31 5,665 2,413 380 214 166 1,566	3.00 \$406,483 71 \$6,738,563 21 \$6,777,879 63 \$367,167 29 60,312 29,259 3,957 3,689 268 17,500	3.00 \$813,654 40 \$19,377,207 60 \$17,160,645 18 \$3,030,216 82 185,135 105,522 8,244 6,081 2,163 34,102	4.00 \$193,588 47 \$2,453,183 45 \$2,018,617 07 \$628,154 85 15,945 8,303 1,067 909 158 5,180	37 38 39 40 41 42 43 44 45 46 47

*Jan.-Apr.-July-Oct.

†Mar. 31-June 30-Sept. 30-Dec. 31.

ASSETS		WAKEFIELD
		SURETY BANK AND TRUST COMPANY
Banking Department		
	Incorporated	June 7, 1960
	Began business	Dec. 7, 1960
1	Cash, clearing and cash items in process of collection	\$212,273 73
2	Balances with banks	999,347 51
3	U. S. Government obligations, direct and fully guaranteed	405,132 22
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	79,947 74
6	Corporate stocks	—
7	Real estate loans	430,371 77
8	Collateral loans	530,333 86
9	Unsecured loans	1,015,691 91
10	Installment loans	924,333 93
11	Overdrafts	23,656 49
12	Banking house, vaults, furniture and fixtures	315,259 92
13	Other real estate owned, directly or indirectly	28,561 11
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	21,225 60
16	Interest accrued but not collected	5,782 06
17	Other assets	91 76
18	Total	\$4,992,009 61
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
June 29, 1916	July 25, 1951	Mar. 22, 1894	Feb. 16, 1917	July 1, 1960	
July 11, 1916	Jan. 21, 1952	July 12, 1894	Mar. 1, 1917	Dec. 1, 1960	1
\$460,573 51	\$332,796 88	\$8,128,285 07	\$249,749 64	\$246,805 09	2
1,024,978 39	2,969,943 80	5,441,435 69	814,870 30	2,214,046 49	3
2,210,045 58	2,297,018 14	13,686,273 28	1,392,744 28	2,352,727 28	4
1,328,681 35	1,339,014 44	14,276,683 54	301,715 11	919,062 21	5
—	10,000 00	142,000 00	33,337 75	30,000 00	6
—	66,560 00	414,073 33	16,661 65	—	7
3,069,025 38	2,919,980 63	10,152,284 56	22,719 43	2,035,199 09	8
2,324,718 65	2,324,766 27	11,530,881 30	718,129 15	1,951,484 57	9
1,649,738 54	2,026,677 40	15,217,843 87	1,349,749 46	4,034,650 07	10
2,261,800 28	3,821,356 56	17,301,449 23	2,187,698 15	2,451,725 55	11
375 49	32,902 67	70,019 22	447 87	37,761 89	12
309,637 24	894,544 34	2,154,937 35	99,063 18	146,934 72	13
—	—	—	—	—	14
5,755 25	1,645 11	35,956 65	3,377 64	29,248 88	15
42,322 50	3,965 32	289,236 66	—	31,131 63	16
33,138 49	28,082 49	43,516 70	—	13,815 14	17
\$14,720,790 65	\$19,069,254 05	\$98,884,876 45	\$7,190,263 61	\$16,494,592 61	18
\$79,195 67	No Trust Department	\$9,987,003 72	\$77,721 25	No Trust Department	19
81,411 16		3,327,955 69	44,211 47		20
1,073,422 21		17,674,355 93	496,246 81		21
200 00		43,103 72	—		22
—		30,946 61	—		23
—		—	—		24
250 00		807,273 16	5,075 00		25
23,968 10		781,303 01	23,938 03		26
139,435 16		2,245,493 54	172,183 12		27
—		33,187 88	—		28
1,409 00		230,233 40	10 00		29
\$1,399,291 30		\$35,160,856 66	\$819,385 68		30

		WAKEFIELD
LIABILITIES		SURETY BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,421,982 16
2	Time deposits of individuals, partnerships and corporations	80,568 96
3	Savings deposits	1,179,988 45
4	Club deposits	18,735 00
5	Deposits of U. S. Government	75,217 50
6	Deposits of states, counties and municipalities	370,000 00
7	Deposits of banks	42,300 00
8	Other deposits (certified, officers' checks, etc.)	111,095 99
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	—
12	Income collected not earned	70,791 77
13	Accrued for taxes, interest, expenses, etc.	22,359 43
14	Other liabilities	4,691 67
15	Capital stock Preferred	—
16	Capital stock Common	507,500 00
17	Surplus	11,870 30
18	Guaranty fund	8,908 38
19	Undivided profits	—
20	Preferred stock retirement fund	—
21	Other capital reserves	66,000 00
22	Total	\$4,992,009 61
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust
24	Income	Department
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	Dec. 7, 1960
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 15—July 15
33	Number of real estate loans	33
34	Average real estate loan	\$13,041 56
35	Average rate on real estate loans	5.81
36	Percentage of real estate loans to savings deposits	36.47
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$24,310 49
39	Amount of deposits	\$1,239,988 15
40	Amount of withdrawals	\$1,089,811 33
41	Net increase	\$174,487 31
42	Number of deposits	11,220
43	Number of withdrawals	6,480
44	Number of accounts opened	1,626
45	Number of accounts closed	747
46	Net increase in number of accounts	879
47	Number of accounts, December 31, 1965	3,179

WAKEFIELD	WALTHAM		WARE	WATERTOWN	
WAKEFIELD TRUST COMPANY	GUARANTY TRUST COMPANY	NEWTON-WALTHAM BANK AND TRUST COMPANY	WARE TRUST COMPANY	COOLIDGE BANK AND TRUST COMPANY	
\$7,814,849 25	\$8,544,962 05	\$55,717,971 23	\$4,282,525 02	\$6,679,678 65	1
20,000 00	806,438 72	2,900,304 69	10,000 00	1,463,533 36	2
2,641,132 47	4,716,646 18	12,211,189 98	287,033 98	3,834,269 80	3
73,578 50	43,991 00	72,231 00	—	64,538 50	4
325,599 13	200,829 74	2,380,283 09	308,059 01	1,165,484 08	5
1,040,115 49	1,919,640 78	3,527,493 31	531,586 23	769,715 28	6
304,727 12	37,377 35	3,989,389 26	621,334 53	57,483 42	7
712,152 04	261,260 61	936,301 48	92,846 14	303,560 53	8
—	311,052 93	—	—	—	9
—	—	—	—	—	10
193,225 53	355,699 63	1,630,686 72	288,305 84	223,427 70	12
96,311 25	90,500 00	602,044 30	26,845 29	52,516 08	13
66,238 48	—	5,533,078 66	—	26,449 70	14
—	—	—	—	—	15
300,000 00	746,240 00	2,000,000 00	150,000 00	500,000 00	16
550,000 00	550,000 00	4,000,000 00	250,000 00	1,028,760 63	17
142,000 00	54,400 00	598,500 00	2,406 78	26,638 02	18
138,260 06	199,143 54	1,016,742 71	170,662 97	154,892 24	19
—	—	—	—	—	20
302,601 33	231,071 52	1,768,660 02	168,657 82	143,644 62	21
\$14,720,790 65	\$19,069,254 05	\$98,884,876 45	\$7,190,263 61	\$16,494,592 61	22
\$1,320,764 10	No Trust Department	\$34,316,132 08	\$806,983 89	No Trust Department	23
22,929 73	—	784,529 32	12,401 79	—	24
—	—	—	—	—	25
55,597 47	—	60,195 26	—	—	26
\$1,399,291 30		\$35,160,856 66	\$819,385 68		27
—	—	\$5,123,053 49	\$140,266 15	—	28
—	—	\$526,810 77	—	—	29
Oct. 17, 1923	Jan. 21, 1952	Apr. 1, 1915	Feb. 1, 1960	Dec. 1, 1960	30
Monthly on 1st	Monthly on 1st	Quar. 1st Mon.*	Monthly on 1st	Monthly on 5th	31
May 31–Nov. 30	Jan. 15–July 15	1st Mon. Apr.–Oct.†	Feb. 1–Aug. 1	June 30–Dec. 31	32
195	118	450	—	72	33
\$9,626 85	\$24,745 60	\$10,215 04	—	\$28,266 65	34
5.26	5.63	5.24	—	5.89	35
71.08	61.91	37.64	—	53.08	36
3.00	4.00	3.00–4.00	3.50	3.00–4.00	37
\$68,392 56	\$137,584 95	\$281,657 32	\$7,142 92	\$115,241 36	38
\$1,574,417 60	\$3,590,263 12	\$10,900,279 61	\$206,023 62	\$2,537,529 05	39
\$1,481,514 08	\$2,952,765 45	\$9,416,158 46	\$145,013 40	\$1,939,935 78	40
\$161,296 08	\$775,082 62	\$1,765,778 47	\$68,153 14	\$712,834 63	41
14,967	24,207	53,888	1,933	16,519	42
8,468	19,627	32,774	517	11,508	43
769	2,542	5,710	85	1,801	44
765	1,665	5,316	54	646	45
4	877	394	31	1,155	46
4,510	5,107	15,309	336	5,135	47

* Passbook accounts Jan.–Apr.–July–Oct. — other savings accounts from date of deposit.

† Daily interest and special notice accounts 1st Monday Jan.–Apr.–July–Oct.

ASSETS		WEST SPRINGFIELD
		WESTERN BANK AND TRUST COMPANY
Banking Department		
	Incorporated	Oct. 2, 1961
	Began business	June 25, 1962
1	Cash, clearing and cash items in process of collection	\$136,970 64
2	Balances with banks	940,497 15
3	U. S. Government obligations, direct and fully guaranteed	1,100,000 00
4	State, county and municipal obligations	—
5	Other bonds, notes and debentures	20,000 00
6	Corporate stocks	—
7	Real estate loans	296,441 08
8	Collateral loans	563,608 10
9	Unsecured loans	620,331 38
10	Installment loans	783,200 38
11	Overdrafts	3,387 77
12	Banking house, vaults, furniture and fixtures	124,444 43
13	Other real estate owned, directly or indirectly	—
14	Customers' liability on acceptances outstanding	—
15	Prepaid expenses	1,823 39
16	Interest accrued but not collected	—
17	Other assets	12,831 83
18	Total	\$4,603,536 15
Trust Department		
19	Government, state and municipal bonds	No Trust Department
20	Other bonds	
21	Stocks	
22	Loans on real estate	
23	Other loans	
24	Real estate by foreclosure, etc.	
25	Real estate owned	
26	Deposits subject to check	
27	Other bank deposits	
28	Tangible personal property	
29	Other assets	
30	Total	

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
July 29, 1960 Jan. 3, 1961 \$281,129 06 1,087,248 20 1,726,505 87 59,522 19 — 20,000 00 672,647 39 1,233,524 13 1,113,611 12 981,606 89 6,874 91 83,292 49 — — 6,468 57 — 3 00	July 1, 1913 July 1, 1913 \$1,065,268 91 344,066 00 2,994,105 49 1,612,508 57 27,000 00 47,250 00 1,903,003 08 2,071,397 50 851,652 63 744,504 35 903 16 268,756 89 — — 1,261 53 30,346 93 —	Sept. 8, 1959 Feb. 15, 1960 \$195,521 62 573,766 76 1,829,584 04 — — — 495,012 04 457,919 70 905,472 92 2,464,667 45 14,377 15 93,307 91 — — — — —	July 6, 1955 Aug. 22, 1955 \$651,169 63 1,538,868 77 2,081,883 50 100,514 05 — 70,000 00 160,155 91 2,857,073 83 2,040,661 69 2,380,795 32 9,535 21 140,626 08 — — 33,947 50 7,446 57 — 14,387 71	Jan. 9, 1930 Apr. 1, 1930 \$4,198,377 30 7,694,383 54 18,643,859 39 5,512,764 51 2,073,044 99 — 14,591,863 35 13,334,871 48 13,586,379 91 25,613,776 26 50,763 47 1,677,427 31 — — 125,898 00 77,075 76 313,258 19 583,746 57	1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17
\$7,272,433 82	\$11,962,025 04	\$7,029,629 59	\$12,087,065 77	\$108,077,490 03	18
No Trust Department	\$73,730 56 10,037 50 138,253 71 — — — 3,238 63 175 79 — —	No Trust Department	No Trust Department	\$2,498,924 83 532,459 85 2,306,187 75 10,503 76 62,124 00 — 113,870 00 674,150 15 452,908 99 7,034 00 75,835 11	19 20 21 22 23 24 25 26 27 28 29
	\$225,436 19			\$6,733,998 44	30

		WEST SPRINGFIELD
LIABILITIES		WESTERN BANK AND TRUST COMPANY
Banking Department		
1	Demand deposits of individuals, partnerships and corporations	\$2,734,764 24
2	Time deposits of individuals, partnerships and corporations	412,382 50
3	Savings deposits	482,273 28
4	Club deposits	13,328 50
5	Deposits of U. S. Government	79,404 14
6	Deposits of states, counties and municipalities	120,000 00
7	Deposits of banks	—
8	Other deposits (certified, officers' checks, etc.)	54,990 47
9	Bills payable and other liabilities for borrowed money	—
10	Mortgages or other liens on foreclosed real estate, etc.	—
11	Acceptances executed by or for account of this trust company	79,398 82
12	Income collected not earned	15,700 37
13	Accrued for taxes, interest, expenses, etc.	22,526 31
14	Other liabilities	—
15	Capital stock Preferred	280,000 00
16	Capital stock Common	150,000 00
17	Surplus	2,615 03
18	Guaranty fund	156,152 49
19	Undivided profits	—
20	Preferred stock retirement fund	—
21	Other capital reserves	—
22	Total	\$4,603,536 15
Trust Department		
23	As trustee, executor, administrator, etc.	No Trust Department
24	Income	
25	Earnings not transferred to the banking department	
26	Other liabilities	
27	Total	
28	As agent, custodian, etc.	
29	As corporate agent or trustee	
Savings Deposit Information		
30	Date savings department started	June 25, 1962
31	Deposits draw interest from	Monthly on 1st
32	Interest is payable	Jan. 2-July 1
33	Number of real estate loans	14
34	Average real estate loan	\$12,887 46
35	Average rate on real estate loans	6.48
36	Percentage of real estate loans to savings deposits	37.41
Period, December 31, 1964 to December 31, 1965		
37	Rate of interest paid	3.00
38	Amount of interest paid	\$8,448 86
39	Amount of deposits	\$457,486 61
40	Amount of withdrawals	\$328,874 27
41	Net increase	\$137,061 20
42	Number of deposits	2,754
43	Number of withdrawals	1,176
44	Number of accounts opened	249
45	Number of accounts closed	117
46	Net increase in number of accounts	132
47	Number of accounts, December 31, 1965	749

WILMINGTON	WINCHESTER	WOBURN	WORCESTER		
COMMERCIAL BANK AND TRUST COMPANY	WINCHESTER TRUST COMPANY	WOBURN BANK AND TRUST COMPANY	COMMERCE BANK & TRUST COMPANY	GUARANTY BANK & TRUST COMPANY	
\$3,496,436 02	\$6,022,287 02	\$1,846,323 31	\$7,675,865 64	\$54,449,293 90	1
593,531 85	727,759 37	141,250 00	576,500 00	2,561,665 75	2
1,338,449 79	2,257,015 63	2,063,943 03	738,633 92	30,094,753 32	3
7,146 50	25,135 00	21,629 00	16,971 00	510,353 00	4
505,164 81	159,062 30	53,669 20	242,935 20	1,420,692 79	5
300,771 68	904,234 28	2,073,287 48	474,472 52	3,326,294 76	6
1,000 00	137,471 21	3,661 75	280,326 19	679,499 17	7
156,131 50	58,098 93	86,650 62	605,773 79	2,530,335 99	8
—	—	—	—	—	9
—	—	—	—	—	10
89,548 33	82,595 86	207,520 27	33,947 50	125,898 00	11
—	106,487 04	2,155 70	273,791 00	3,149,924 60	12
32,542 88	306,030 85	—	29,136 85	710,662 36	13
—	—	—	321 52	117,337 76	14
350,000 00	200,000 00	200,000 00	525,000 00	2,321,200 00	16
186,658 00	550,000 00	125,000 00	275,000 00	1,881,000 00	17
9,400 00	175,000 00	15,800 00	2,100 00	797,800 00	18
135,503 08	75,721 88	119,551 23	174,601 54	2,016,799 77	19
70,149 38	175,075 67	69,188 00	161,689 10	1,383,978 86	20
\$7,272,433 82	\$11,962,025 04	\$7,029,629 59	\$12,087,065 77	\$108,077,490 03	22
No Trust Department	\$222,021 77 964 99 — 2,449 43	No Trust Department	No Trust Department	\$6,699,756 42 34,242 02 — —	23 24 25 26
	\$225,436 19			\$6,733,998 44	27
	— —			\$18,465,227 45 —	28 29
Jan. 3, 1961 Monthly on 1st Jan. 2—July 1	Mar. 27, 1918 Date of deposit Quarterly on 1st*	Feb. 15, 1960 Monthly on 1st Jan. 2—July 1	May 18, 1956 Date of deposit June 1—Dec. 1	Apr. 1, 1930 Date of deposit Apr. 1—Oct. 1	30 31 32 33
39	148	57	—	1,697	34
\$17,247 37	\$10,195 22	\$8,684 42	—	\$8,598 62	35
5.97	5.10	5.60	—	5.36	36
50.25	66.85	23.98	—	48.49	
4.00	3.00	3.50—4.00	3.00—4.00	4.00	37
\$35,331 02	\$68,497 16	\$63,463 29	\$17,655 70	\$746,600 08	38
\$1,418,167 74	\$1,724,003 29	\$1,772,910 82	\$1,066,124 09	\$19,495,757 26	39
\$1,216,429 20	\$1,747,533 28	\$1,515,160 87	\$623,680 37	\$11,296,545 15	40
\$237,069 56	\$44,967 17	\$321,213 24	\$460,099 42	\$8,945,812 19	41
14,285	5,978	13,795	3,980	106,677	42
10,301	3,906	7,645	2,297	61,594	43
1,005	350	1,266	933	11,682	44
425	419	674	303	3,935	45
580	169	592	630	7,747	46
3,276	2,192	3,721	890	33,912	47

*Jan.—Apr.—July—Oct.

† Decrease.

STATEMENTS RELATING TO TRUST COMPANIES AND CERTAIN OTHER FINANCIAL INSTITUTIONS

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STATEMENT No. 1

 AGGREGATE STATEMENT OF THE BANKING DEPARTMENTS
 OF TRUST COMPANIES
 (In thousands)

No. Trust Companies Reporting	66 Dec. 31, 1965	64 Dec. 31, 1964	% of Total Assets	
			Dec. 31, 1965	Dec. 31, 1964
<i>Assets</i>				
Cash, clearing and cash items in the process of collection	\$195,359	\$189,166	7.14	7.49
Balances with banks	257,271	244,158	9.40	9.67
U. S. Government obligations, direct and fully guaranteed	471,349	473,303	17.23	18.75
State, county and municipal obligations	221,086	213,263	8.08	8.45
Other bonds, notes and debentures	27,911	24,338	1.02	.96
Corporate stocks	8,712	5,949	.32	.24
Real estate loans	331,366	292,239	12.11	11.58
Collateral loans	373,410	345,839	13.65	13.70
Unsecured loans	470,044	407,474	17.18	16.14
Installment loans	315,742	270,497	11.54	10.72
Overdrafts	1,876	1,027	.07	.04
Banking house, vaults, furniture and fixtures	45,673	39,215	1.67	1.55
Other real estate owned, etc., directly or indirectly	974	996	.04	.04
Customers' liability on acceptances outstanding	964	4,176	.03	.17
Prepaid expenses	1,875	2,060	.07	.08
Interest accrued but not collected	7,692	7,043	.28	.28
Other assets	4,769	3,431	.17	.14
TOTAL	\$2,736,073	\$2,524,174	100.00	100.00
<i>Liabilities and Capital</i>				
Demand deposits of individuals, partnerships and corporations	\$1,442,934	\$1,352,981	52.74	53.60
Time deposits of individuals, partnerships and corporations	104,080	80,703	3.80	3.20
Saving deposits	414,516	354,762	15.15	14.05
Club deposits	4,241	3,693	.16	.15
Deposits of U. S. Government (Including Postal Savings)	46,289	57,894	1.69	2.29
Deposits of states, counties and municipalities	176,603	158,661	6.45	6.29
Deposits of banks	112,272	106,317	4.10	4.21
Other deposits (certified, officers' checks, etc.)	50,050	54,130	1.83	2.15
Bills payable	3,416	804	.12	.03
Acceptances executed by or for account of this trust company	978	4,318	.04	.17
Income collected not earned	30,765	26,281	1.12	1.04
Accrued for taxes, interest, expenses, etc.	16,418	15,314	.60	.61
Other liabilities	54,147	47,258	1.98	1.87
Capital Stock, Preferred	200	200	.01	.01
Capital Stock, Common	75,268	71,488	2.75	2.83
Surplus	99,256	94,496	3.63	3.74
Guaranty Fund	16,895	16,066	.62	.64
Undivided profits ¹	48,975	42,711	1.79	1.69
Preferred stock retirement fund	—	—	—	—
Other capital reserves ²	38,770	36,097	1.42	1.43
TOTAL	\$2,736,073	\$2,524,174	100.00	100.00
Number of commercial depositors	615,959	581,691	—	—
Number of savings depositors	507,366	469,583	—	—

¹Does not include Trust Dept. earnings carried in Capital Accounts on Statements 5 and 6 — Shown separately on Statement 2.

²Includes valuation reserves (1965) \$28,262; (1964) \$26,500.

STATEMENT No. 2

AGGREGATE STATEMENT OF THE TRUST DEPARTMENTS
OF TRUST COMPANIES
(In thousands)

No. Trust Companies Reporting	34 Dec. 31, 1965	33 Dec. 31, 1964	% of Total Assets	
			Dec. 31, 1965	Dec. 31, 1964
<i>Assets</i>				
Government, state and municipal bonds	\$904,690	\$876,579	21.59	22.80
Other bonds	958,145	889,921	22.87	23.15
Stocks	1,996,432	1,796,973	47.65	46.74
Loans on real estate	89,139	80,476	2.13	2.09
Other loans	28,175	8,517	.67	.22
Real estate by foreclosure, etc.	—	—	—	—
Real estate owned	25,890	24,113	.62	.63
Deposits subject to check	74,910	74,077	1.79	1.93
Other bank deposits	91,995	76,019	2.19	1.98
Tangible personal property	1,229	1,458	.03	.04
Other assets	19,256	16,022	.46	.42
TOTAL	\$4,189,861	\$3,844,155	100.00	100.00
<i>Liabilities</i>				
As trustee, executor, administrator, etc.	\$4,152,978	\$3,809,949	99.12	99.11
Income	36,269	33,529	.87	.87
Earnings not transferred to the banking department	—	—	—	—
Other liabilities	614	677	.01	.02
TOTAL	\$4,189,861	\$3,844,155	100.00	100.00

HELD AS AGENT, CUSTODIAN, ETC.

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	28	\$4,205,061
December 31, 1961	28	\$5,053,319
December 31, 1962	28	\$4,306,725
December 31, 1963	27	\$4,933,571
December 31, 1964	26	\$5,295,978
December 31, 1965	26	\$6,001,228

HELD AS CORPORATE AGENT OR TRUSTEE

Date	Number of Trust Companies Reporting	Book Value (In thousands)
December 31, 1960	11	\$395,958
December 31, 1961	12	\$441,429
December 31, 1962	12	\$514,358
December 31, 1963	9	\$479,388
December 31, 1964	8	\$470,795
December 31, 1965	7	\$475,985

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF BANKING DEPART-

[Amounts shown in thousands.]

Assets

YEAR	No. of Cos.	Cash, Clearing and Cash Items in the Process of Collection	Balances with Banks	U. S. Government Obligations, Direct and Fully Guaranteed	State, County and Municipal Obligations	Other Bonds, Notes and Debentures	Corporate Stock	Real Estate Loans	Collateral Loans
1956	59	\$162,078	\$246,314	\$490,784	\$108,372	\$37,337	\$4,085	\$158,748	\$221,789
1957	59	148,794	227,314	490,229	117,865	34,018	4,418	161,966	229,429
1958	60	153,523	226,539	589,942	136,789	27,482	4,513	180,263	219,032
1959	62	126,386	211,256	504,273	135,460	17,978	4,325	187,006	230,793
1960	65	134,162	215,360	498,253	139,548	11,098	4,666	200,699	259,539
1961	66	190,495	223,565	538,206	158,277	10,647	5,269	225,509	286,624
1962	67	202,537	250,633	543,944	168,761	11,223	5,730	247,698	304,956
1963	67	193,155	221,127	528,277	203,955	18,271	6,060	266,998	298,903
1964	64	189,166	244,158	473,303	213,263	24,338	5,949	292,239	345,839
1965	66	195,359	257,271	471,349	221,086	27,911	8,712	331,366	373,410

Liabilities and Capital

YEAR	No. of Cos.	Demand Deposits of Individuals, Partnerships and Corporations	Time Deposits of Individuals, Partnerships and Corporations	Savings Deposits	Club Deposits	Deposits of U. S. Government (Including Postal Savings)	Deposits of States, Counties and Municipalities	Deposits of Banks	Other Deposits (Certified, Officers' Checks, etc.)	Bills Payable and Other Liabilities for Borrowed Money	Acceptances Executed by or for Account of Trust Companies
1956	59	\$1,141,123	\$3,832	\$214,413	\$2,313	\$34,684	\$103,944	\$92,115	\$59,878	\$242	\$1,070
1957	59	1,124,855	2,463	224,606	2,602	42,750	114,852	85,843	45,366	—	1,079
1958	60	1,186,373	3,397	248,588	2,782	39,586	127,745	91,638	52,863	300	2,571
1959	62	1,106,654	4,496	258,314	2,838	40,945	135,320	73,073	50,452	650	3,972
1960	65	1,101,039	7,678	268,357	2,909	51,573	142,451	81,205	43,579	150	2,952
1961	66	1,277,208	19,238	283,212	3,010	53,949	144,838	93,796	53,587	—	1,062
1962	67	1,326,115	38,104	313,716	4,043	63,733	144,066	108,829	57,403	—	5,576
1963	67	1,337,201	60,287	336,242	3,588	67,715	149,799	94,935	51,627	—	644
1964	64	1,352,981	80,703	354,762	3,693	57,894	158,661	106,317	54,130	804	4,318
1965	66	1,442,934	104,080	414,516	4,241	46,289	176,603	112,272	50,050	3,416	978

No. 3

MENTS OF TRUST COMPANIES AS OF DEC. 31, FOR YEARS 1956 TO 1965, INCLUSIVE

[Amounts shown in thousands.]

Assets

Unsecured Loans	Installment Loans	Banking Houses, Owned Directly or Indirectly, Vaults, Furniture and Fixtures	Other Real Estate Owned, etc., Directly or Indirectly	Customers' Liability on Acceptances Outstanding	Prepaid Expenses	Interest Accrued but not Collected	Other Assets	Total	YEAR
\$280,975	\$120,564	\$19,430	\$62	\$1,070	\$869	\$3,214	\$2,264	\$1,857,955	1956
277,163	138,104	24,817	94	1,077	961	4,245	2,008	1,862,502	1957
257,475	154,121	26,670	109	2,541	1,459	5,601	2,717	1,988,776	1958
281,873	164,974	26,824	142	3,165	1,319	5,077	2,716	1,903,567	1959
273,361	176,453	27,520	179	2,649	1,185	4,721	2,602	1,951,995	1960
335,116	194,426	32,473	68	1,053	1,668	5,629	2,903	2,211,928	1961
361,720	218,234	35,914	468	5,338	1,490	6,606	5,547	2,370,799	1962
396,717	238,564	37,010	829	630	1,873	7,156	5,259	2,424,784	1963
408,501	270,497	39,215	996	4,176	2,060	7,043	3,431	2,524,174	1964
471,920	315,742	45,673	974	964	1,875	7,692	4,769	2,736,073	1965

Liabilities and Capital

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Other Liabilities	Capital Stock Preferred	Capital Stock, Common	Surplus	Guaranty Fund	Un-divided Profits ¹	Preferred Stock Retirement Funds	Other Capital Reserves ²	Total	YEAR
\$10,027	\$12,359	\$5,174	\$800	\$48,897	\$61,074	\$12,118	\$31,612	\$151	\$22,129	\$1,857,955	1956
11,298	14,025	8,948	800	50,066	67,831	11,850	30,682	25	22,561	1,862,502	1957
12,792	15,219	9,339	200	50,942	70,681	11,977	33,239	—	28,544	1,988,776	1958
14,703	10,448	12,108	200	49,063	67,772	12,063	35,578	—	24,918	1,903,567	1959
15,531	17,307	18,401	200	54,091	70,421	12,504	33,753	—	27,894	1,951,995	1960
17,716	15,057	22,252	200	60,911	83,291	13,839	37,042	—	31,720	2,211,928	1961
21,855	14,975	32,533	200	65,452	84,528	14,921	41,682	—	33,068	2,370,799	1962
23,061	16,161	33,713	200	67,371	93,519	16,046	38,932	—	33,743	2,424,784	1963
26,281	15,314	47,258	200	71,488	94,496	16,066	42,711	—	36,097	2,524,174	1964
30,765	16,418	54,147	200	75,268	99,256	16,895	48,975	—	38,770	2,736,073	1965

¹ Does not include Trust Department earnings carried in Capital Accounts on Statements 5 and 6.² Includes valuation reserves.

STATEMENT

COMPARATIVE STATEMENT OF ASSETS AND LIABILITIES OF TRUST DEPARTMENTS

[Amounts shown in thousands.]

YEAR	Number of Depart- ments	Government, State and Municipal Bonds	Other Bonds	Stocks	Loans on Real Estate	Other Loans	Real Estate by Foreclosure, etc.	Real Estate Owned
1956	41	\$711,556	\$376,500	\$1,043,648	\$9,421	\$5,797	—	\$27,452
1957	41	683,622	460,905	1,099,028	12,676	6,672	\$1	28,386
1958	40	680,453	540,592	1,189,037	19,321	5,381	—	29,060
1959	38	765,096	582,427	1,262,546	25,523	4,495	—	27,408
1960	37	657,321	652,800	1,168,067	31,188	4,371	—	22,744
1961	36	704,717	707,077	1,385,273	36,329	8,348	—	23,244
1962	34	744,128	764,737	1,491,282	45,382	7,598	3	23,007
1963	34	812,067	879,983	1,568,417	73,562	7,858	—	23,267
1964	33	876,579	889,921	1,796,973	80,476	8,517	—	24,113
1965	34	904,690	958,145	1,996,432	89,139	28,175	—	25,890

No. 4

OF TRUST COMPANIES AS OF DECEMBER 31, FOR YEARS 1956 TO 1965, INCLUSIVE

[Amounts shown in thousands.]

Deposits Subject to Check	Other Bank Deposits	Other Assets	Total Assets and Liabilities	Trust Accounts *	Income	Other Liabilities	YEAR
\$65,515	\$25,684	\$18,117	\$2,283,690	\$2,256,378	\$26,993	\$319	1956
61,450	21,835	13,805	2,388,380	2,361,287	26,758	335	1957
62,406	24,330	15,484	2,566,064	2,540,050	25,726	288	1958
66,440	19,990	15,270	2,769,165	2,742,379	26,473	313	1959
57,124	21,067	15,628	2,630,310	2,605,245	24,699	366	1960
63,924	32,932	9,137	2,970,981	2,942,051	26,965	1,965	1961
64,811	50,404	16,367	3,207,701	3,178,579	28,747	334	1962
67,064	62,339	17,799	3,512,356	3,480,592	31,048	716	1963
74,077	76,019	17,480	3,844,155	3,809,949	33,529	677	1964
74,910	91,995	20,485	4,189,861	4,152,978	36,269	614	1965

*Includes Executor, Administrator, etc.

STATEMENT No. 5

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF TRUST COMPANIES

BANKING DEPARTMENT

[Cents omitted]	1965	1964	1963	1962	1961
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$80,514,660	\$70,856,815	\$65,673,164	\$60,156,605	\$53,734,875
b Interest on U. S. Government obligations	15,233,908	15,909,615	15,699,057	16,310,381	15,247,707
c Interest and dividends on other securities	8,121,481	6,824,791	5,739,417	4,925,500	4,372,576
d Commissions and exchange	2,306,707	2,071,037	1,891,082	1,815,245	4,383,845
e Service charges	10,054,000	9,494,638	9,021,969	8,635,385	7,942,551
f Safe deposit rentals	1,028,258	982,027	967,459	942,241	904,233
g Bank building income	1,377,530	1,731,569	2,048,884	2,109,190	1,680,094
h Income from other real estate owned	42,369	16,812	16,855	7,280	57,776
i Trust department	30,668,466	27,875,873	25,921,320	25,508,002	19,264,823
j Other current operating earnings	1,501,252	1,205,509	788,338	725,329	605,685
k Gross current operating earnings	\$150,848,631	\$136,968,686	\$127,767,545	\$121,135,158	\$108,194,165
2 CURRENT OPERATING EXPENSES					
a Salaries	\$46,251,432	\$43,677,998	\$41,715,356	\$40,162,216	\$35,890,128
b Taxes, other than income and real estate	2,006,577	2,103,705	1,961,811	1,717,156	1,380,695
c Expense of occupancy and maintenance of banking quarters	11,267,709	10,988,002	11,130,799	10,824,549	9,207,172
d Expense allocable to other real estate owned	29,641	15,550	21,278	7,293	38,188
e Interest on savings deposits	12,822,337	10,651,435	9,712,010	8,734,145	7,320,933
f Interest on time deposits	5,169,121	3,289,330	2,233,795	1,073,384	443,177
g Interest and discount on borrowings	584,441	590,143	216,230	327,092	156,147
h Other current operating expenses	28,329,225	25,189,588	22,961,785	21,593,732	18,873,328
i Total current operating expenses	\$106,460,453	\$96,505,751	\$89,953,064	\$84,439,567	\$73,309,768
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1k less 2i)	\$44,388,178	\$40,462,935	\$37,814,481	\$36,695,591	\$34,884,397
4 LESS: TAXES ON NET INCOME					
a Federal	\$12,709,539	\$12,866,507	\$12,756,631	\$13,009,399	\$13,149,971
b State	2,796,103	2,635,239	2,511,569	2,538,542	2,609,808
c Total income taxes	\$15,505,642	\$15,501,746	\$15,268,200	\$15,547,941	\$15,759,779
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$28,882,536	\$24,961,189	\$22,546,281	\$21,147,650	\$19,124,618
6 PROFITS ON ASSETS SOLD OR EXCHANGED AND RECOVERIES					
a Profits on securities	\$690,731	\$832,511	\$1,090,306	\$2,097,386	\$4,763,882
b Profits on real estate owned by foreclosure, etc.	—	8,544	1,656	289	2,588
c Profits on other assets	10,597	26,838	38,476	17,068	30,324
d Recoveries on loans	154,677	169,858	71,667	187,773	125,151
e Recoveries on securities	1,858,441	1,525,842	221,850	45,980	449,351
f All other recoveries	2,428,964	1,393,011	1,213,235	751,884	2,008,618
g Total profits and recoveries	\$5,143,410	\$3,956,604	\$2,637,190	\$3,100,380	\$7,379,914
7 SUBTOTAL (5 plus 6g)	\$34,025,946	\$28,917,793	\$25,183,471	\$24,248,030	\$26,504,532
8 LOSSES AND CHARGE-OFFS					
a On loans	\$5,260,310	\$4,441,133	\$3,438,225	\$3,266,333	\$2,471,691
b On securities	2,237,674	570,304	1,043,204	1,090,210	943,145
c On real estate owned by foreclosure, etc.	31,062	7,722	15,951	131,712	4,428
d All other losses and charge-offs	1,773,221	2,125,639	2,268,505	1,840,903	2,477,280
e Total losses and charge-offs	\$9,302,267	\$7,144,798	\$6,765,885	\$6,329,158	\$5,896,544
9 NET PROFITS BEFORE DIVIDENDS (7 less 8e)	\$24,723,679	\$21,772,995	\$18,417,586	\$17,918,872	\$20,607,988
10 CASH DIVIDENDS DECLARED	12,765,290	11,269,668	10,762,642	10,512,342	9,436,968
11 NET PROFITS AFTER DIVIDENDS (9 less 10)	\$11,958,389	\$10,503,327	\$7,654,944	\$7,406,530	\$11,171,020
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	—	—	—	—	—
c Premiums on new capital sold	\$1,959,776	\$1,501,912	\$1,408,520	\$2,643,021	\$1,400,387
d Contributions to capital	2,405,835	1,701,887	1,822,436	3,335,827	1,864,534
e Total other additions to capital account	220,000	878,168	231,250	410,024	12,332,405
13 SUBTOTAL (11 plus 12e)	\$4,585,611	\$4,081,967	\$3,462,206	\$6,388,872	\$15,597,326
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT	\$16,544,000	\$14,585,294	\$11,117,150	\$13,795,402	\$26,768,346
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	—	—	—
c Premiums on capital retired	—	\$962,600	\$700,000	\$1,000,000	\$600,000
d Total other deductions from capital	—	3,096,517	1,265,947	1,377,359	1,430,362
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	—	\$4,059,117	\$1,965,947	\$2,377,359	\$2,030,362
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	\$16,544,000	\$10,526,177	\$9,151,203	\$11,418,043	\$24,737,984
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$234,558,677	\$224,032,500	\$214,881,297	\$203,463,254	\$178,725,270
	\$251,102,677	\$234,558,677	\$224,032,500	\$214,881,297	\$203,463,254

¹ Includes Trust Department earnings not carried in the Undivided Profits account but does not include valuation reserves carried in Capital Reserves, on Statements 1 and 3.

STATEMENT
COMPARATIVE STATEMENT OF EARNINGS, EXPENSES, PROFITS AND LOSSES
TRUST COMPANIES FOR THE CALENDAR

[Amounts shown in thousands.]

YEAR	Number of Companies	Gross Current Operating Earnings	Interest on Time Deposits	Dividends on Savings Deposits	Other Current Operating Expenses	Net Current Operating Earnings After Taxes	Profits	Recoveries	LOSSES AND
									Loans
1956	59	\$78,714	\$104	\$3,835	\$56,362	\$18,413	\$175	\$1,372	\$2,249
1957	59	84,521	99	4,359	61,737	18,326	410	1,383	2,160
1958	60	89,232	107	5,221	69,453	14,451	6,745	1,659	2,170
1959	62	93,745	128	5,807	65,367	22,443	349	3,554	2,053
1960	65	104,815	199	6,657	76,808	21,151	5,143	1,672	2,736
1961	66	108,194	443	7,321	81,305	19,125	4,797	2,583	2,472
1962	67	121,135	1,073	8,734	90,180	21,148	2,115	986	3,266
1963	67	127,768	2,234	9,712	93,276	22,546	1,130	1,507	3,438
1964	64	136,969	3,289	10,651	98,068	24,961	868	3,089	4,441
1965	66	150,849	5,169	12,822	88,470	28,882	702	4,442	5,260

No. 6

AND CHANGES IN CAPITAL ACCOUNTS OF THE BANKING DEPARTMENTS OF
YEARS 1956 TO 1965, INCLUSIVE

[Amounts shown in thousands.]

CHARGE-OFFS		Net Profits	Other Additions to Capital Accounts	Dividends Declared or Paid	Other Deductions from Capital Accounts	Net Change in Total Capital Accounts	Total Capital Accounts at End of Period ¹	YEAR
Securities	All Other							
\$4,091	\$2,441	\$11,179	\$1,707	\$6,871	\$3,620	\$2,395	\$160,784	1956
4,195	1,117	12,647	4,487	7,204	4,132	5,798	166,582	1957
2,310	2,582	15,793	4,363	7,800	4,526	7,830	174,413	1958
9,937	1,947	12,409	3,409	7,877	11,112	3,171 ²	171,242	1959
4,260	2,296	18,674	4,299	8,734	6,755	7,484	178,725	1960
943	2,482	20,608	15,597	9,437	2,030	24,738	203,463	1961
1,090	1,973	17,919	6,389	10,512	2,377	11,418	214,881	1962
1,043	2,284	18,418	3,462	10,763	1,966	9,151	224,032	1963
570	2,134	21,773	4,082	11,270	4,059	10,526	234,559	1964
2,238	1,804	24,724	4,586	12,766	—	16,544	251,103	1965

¹ Does not include Valuation Reserves carried in Capital Reserves on Statements 1 and 3. Includes Trust Department earnings not carried in Undivided Profits on Statements 1 and 3.

² Decrease.

STATEMENT No. 7
NUMBER OF DEPOSIT ACCOUNTS IN TRUST COMPANIES

Date	Commercial Depositors	Savings Depositors	Total
December 31, 1956	447,026	380,888	827,914
December 31, 1957	472,914	394,468	867,382
December 31, 1958	496,695	416,896	913,591
December 31, 1959	476,171	424,868	901,039
December 31, 1960	485,152	433,113	918,263
December 31, 1961	510,791	443,932	954,723
December 31, 1962	545,039	469,872	1,014,911
December 31, 1963	564,549	471,080	1,035,629
December 31, 1964	581,691	469,583	1,051,274
December 31, 1965	615,959	507,366	1,123,325

STATEMENT No. 8

DIVIDENDS, DEPOSITS AND WITHDRAWALS, JANUARY 1, 1965 TO DECEMBER 31,
1965, INCLUSIVE, OF SAVINGS DEPOSITS OF TRUST COMPANIES
(CLUB DEPOSITS EXCLUDED)

Deposits during year (1,891,734)	\$275,465,140 39
Dividends paid during year	12,150,483 81
	<u>\$287,615,624 20</u>
Withdrawals during year (928,761)	233,643,859 47
	<u>\$53,971,764 73</u>
Deposits added to system:	
Merger of First National Bank of Webster, Webster with Guaranty Bank & Trust Company, Worcester (6,391 accounts)	5,782,304 07
Increase	<u>\$59,754,068 80</u>
Total deposits December 31, 1964 (number of accounts 469,583; average of each \$755.48) .	\$354,761,484 95
Total deposits December 31, 1965 (number of accounts 507,366; average of each \$817.00) .	<u>\$414,515,553 75</u>

STATEMENT No. 9

DIVIDENDS PAID ON SAVINGS DEPOSITS OF TRUST COMPANIES, YEAR ENDING
DECEMBER 31, 1965

RATE OF DIVIDEND (Per Cent)	NUMBER OF BANKS PAYING AT EACH RATE									
	1965	1964	1963	1962	1961	1960	1959	1958	1957	1956
1.00 or less	1	1	1	3	5	7	7	3	—	12
1.01 to 1.25	—	—	—	—	—	—	—	—	—	—
1.26 to 1.50	—	—	—	1	—	—	—	—	5	15
1.51 to 1.75	—	—	—	—	—	—	—	—	1	1
1.76 to 2.00	—	—	—	—	3	5	13	25	26	13
2.01 to 2.25	—	—	—	—	2	3	8	2	1	6
2.26 to 2.50	—	—	2	4	4	11	7	13	15	6
2.51 to 2.75	—	1	—	1	2	4	5	2	2	—
2.76 to 3.00	21	53	40	39	47	32	17	10	4	—
3.01 to 3.25	—	3	1	5	—	—	—	—	—	—
3.26 to 3.50	7	12	8	8	—	—	—	—	—	—
3.51 to 3.75	2	—	—	3	—	—	—	—	—	—
3.00 to 4.00 (variable)	11	9	9	—	—	—	—	—	—	—
4.00	21	—	—	—	—	—	—	—	—	—
Average Div. Rate	63 3.45	61 3.16	61 3.10	64 2.93	63 2.82	62 2.72	57 2.49	55 2.29	54 2.21	53 1.71

STATEMENT No. 10

AVERAGE RATE OF INTEREST ON INVESTMENT OF SAVINGS FUNDS IN REAL
ESTATE LOANS OF TRUST COMPANIES FOR THE YEAR ENDING DECEMBER 31, 1965

Average Rate on Real Estate Loans	5.42
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STATEMENT

ASSETS AND LIABILITIES OF CORPORATIONS DOING BUSINESS
DECEMBER 31,

	ASSETS	Cash and Cash Items	Deposits in Banks	Bonds and Stocks
1	Morris Plan Bank and Banking Co. of Chelsea	\$13,337 33	\$406,035 73	\$49,835 01
2	North Shore Bank and Banking Co. (Lynn)	102,619 83	524,952 57	100,139 40
3	New Bedford Morris Plan Co., The	50,778 72	462,107 87	115,211 47
	Totals	\$166,735 88	\$1,393,096 17	\$265,185 88

	LIABILITIES	Deposits Subject to Check	Other Deposits	Investment* Certificates
1	Morris Plan Bank and Banking Co. of Chelsea	—	—	\$3,352,627 24
2	North Shore Bank and Banking Co. (Lynn)	\$1,175,237 97	\$54,204 00	1,392,225 96
3	New Bedford Morris Plan Co., The	—	—	4,412,225 72
	Totals	\$1,175,237 97	\$54,204 00	\$9,157,078 92

* Includes Investment Certificates Pledged, \$74,933.29

No. 11

UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 172A
1965

Loans†	Overdrafts	Banking Houses, Vaults, Furniture & Fixtures	Prepaid Expense	Interest Earned but Uncollected	Other Assets	Totals	
\$3,648,574 87	—	\$29,976 15	\$17,975 29	\$501 00	—	\$4,166,235 38	1
3,691,298 91	\$170 79	33,028 11	952 65	606 27	\$19 67	4,453,788 20	2
4,546,160 35	—	67,207 66	26,436 11	5,130 00	—	5,273,032 18	3
\$11,886,034 13	\$170 79	\$130,211 92	\$45,364 05	\$6,237 27	\$19 67	\$13,893,055 76	

Income Collected Not Earned	Accrued for Taxes, Interest, Expenses, etc.	Common Capital	Surplus and Undivided Earnings	Other Capital Reserves‡	Totals	
\$173,764 89	\$106,586 90	\$100,000 00	\$385,507 85	\$47,748 50	\$4,166,235 38	1
312,135 80	97,866 25	100,000 00	1,288,037 48	34,080 74	4,453,788 20	2
122,775 99	123,457 29	100,000 00	451,417 45	63,155 73	5,273,032 18	3
\$608,676 68	\$327,910 44	\$300,000 00	\$2,124,962 78	\$144,984 97	\$13,893,055 76	

†Net of deposits on installment certificates hypothecated, \$3,333,845.71
‡Includes valuation allowances \$34,080.74

STATEMENT No. 12

ANALYSIS OF EARNINGS, PROFITS, DIVIDENDS, AND CHANGES IN TOTAL CAPITAL
ACCOUNTS OF CORPORATIONS DOING BUSINESS UNDER THE PROVISIONS OF
GENERAL LAWS, CHAPTER 172A

[Cents omitted]	1965	1964	1963	1962	1961
1 CURRENT OPERATING EARNINGS					
a Interest and discount on loans	\$1,060,147	\$876,409	\$699,132	\$590,333	\$887,431
b Interest on U.S. Government obligations	35,262	16,449	17,047	28,990	61,646
c Interest and dividends on other securities	1,287	5,496	3,854	4,790	7,789
d Service and investigation charges	574,990	507,683	415,424	337,052	363,918
e Fines	22,201	23,565	26,890	31,349	37,895
f Life insurance commissions	11,495	2,296	6,175	10,385	20,161
g Bank building income	1,390	1,390	1,380	1,380	1,305
h Income from other real estate owned	—	—	—	—	—
i Other current operating earnings	13,813	17,132	9,699	10,812	25,040
j Gross current operating earnings	\$1,720,585	\$1,450,420	\$1,179,601	\$1,015,091	\$1,405,185
2 CURRENT OPERATING EXPENSES					
a Salaries, wages, directors' fees, etc.	\$305,619	\$267,516	\$225,936	\$210,822	\$377,420
b Taxes, other than income and real estate	17,739	14,202	12,101	10,348	15,635
c Expenses of occupancy and maintenance of banking quarters	67,774	66,462	58,129	57,395	107,752
d Expenses allocable to other real estate owned	—	—	—	—	—
e Interest on certificate funds	373,548	285,910	205,016	162,587	186,236
f Interest and discount on borrowing	—	2,151	86	297	1,597
g Other current operating expenses	301,432	254,339	207,986	174,719	277,359
h Total current operating expenses	\$1,066,112	\$890,580	\$709,254	\$616,168	\$965,999
3 NET CURRENT OPERATING EARNINGS BEFORE INCOME TAXES (1j less 2h)	\$654,473	\$559,840	\$470,347	\$398,923	\$439,186
4 LESS: TAXES ON NET INCOME					
a Federal	\$201,480	\$171,528	\$168,020	\$154,309	\$153,637
b State	43,222	39,547	31,323	29,045	29,086
c Total income taxes	\$244,702	\$211,075	\$199,343	\$183,354	\$182,723
5 NET CURRENT OPERATING EARNINGS AFTER INCOME TAXES (3 less 4c)	\$409,771	\$348,765	\$271,004	\$215,569	\$256,463
6 PROFITS ON ASSETS SOLD AND RECOVERIES					
a Profits on sale of securities	\$43,526	—	—	\$12,954	\$18,265
b Profits on other assets sold	—	—	—	—	—
c Recoveries on loans	11,571	\$28,156	\$50,736	76,627	34,953
d Recoveries on securities	—	—	—	—	—
e All other recoveries	11,573	7,433	—	26,100	36
f Total profits and recoveries	\$66,670	\$35,589	\$50,736	\$115,681	\$53,254
7 SUBTOTAL (5 and 6f)	\$476,441	\$384,354	\$321,740	\$331,250	\$309,717
8 LOSSES AND CHARGE-OFFS					
a On loans	\$86,103	\$49,191	\$86,802	\$83,758	\$86,670
b On securities	—	—	2,286	—	—
c All other losses and charge-offs	548	47,516	2,802	10,175	6,264
d Total losses and charge-offs	\$86,651	\$96,707	\$91,890	\$93,933	\$92,934
9 NET PROFITS BEFORE DIVIDENDS (7 less 8d)	\$389,790	\$287,647	\$229,850	\$237,317	\$216,783
10 DIVIDENDS DECLARED					
a On Preferred Stock	—	—	—	—	—
b On Common Stock	\$100,000	—	\$5,000	\$5,000	\$44,155
c Total dividends paid	\$100,000	—	\$5,000	\$5,000	\$44,155
11 NET PROFITS AFTER DIVIDENDS (9 less 10c)	\$289,790	\$287,647	\$224,850	\$232,317	\$172,628
12 OTHER ADDITIONS TO CAPITAL ACCOUNT					
a Preferred capital sold (par value)	—	—	—	—	—
b Common capital sold (par value)	—	—	\$50,000	—	\$33,000
c Premiums on new capital sold	—	—	20,000	—	85,922
d Contributions to capital	\$100,000	—	22,723	—	—
e Total other additions to capital account	\$100,000	—	\$92,723	—	\$118,922
13 SUBTOTAL (11 and 12e)	\$389,790	\$287,647	\$317,573	\$232,317	\$291,550
14 OTHER DEDUCTIONS FROM CAPITAL ACCOUNT					
a Preferred capital retired (par value)	—	—	—	—	—
b Common capital retired (par value)	—	—	—	\$198,000	—
c Premiums on capital retired	—	—	—	479,054	—
d Total other deductions from capital account	—	—	—	\$677,054	—
15 NET CHANGE IN TOTAL CAPITAL ACCOUNT (13 less 14d)	\$389,790	\$287,647	\$317,573	\$444,737 ²	\$291,550
16 TOTAL CAPITAL ACCOUNT AT BEGINNING OF YEAR¹	2,146,077	1,858,430	1,540,857	1,985,594	1,694,044
17 TOTAL CAPITAL ACCOUNT AT END OF YEAR¹	\$2,535,867	\$2,146,077	\$1,858,430	\$1,540,857	\$1,985,594

¹ Does not include valuation reserves carried in Capital Reserves on Statement 11.² Decrease.

STATEMENT No. 13

AMOUNTS OF MONEY FORWARDED TO VARIOUS FOREIGN COUNTRIES DURING LAST FIVE YEARLY PERIODS BY PERSONS AND CORPORATIONS ENGAGED IN BUSINESS UNDER THE PROVISIONS OF GENERAL LAWS, CHAPTER 169

Country	1965	1964	1963	1962	1961
Portugal and Azores	\$256,808	\$221,994	\$227,494	\$222,344	\$225,803
Great Britain	124	231	6	6,663	4,937
Italy	890,105	944,563	927,753	835,724	896,419
Brazil	19,713	12,129	12,602	10,420	15,903
All other countries	3,386	4,394	4,925	11,379	13,961
	\$1,170,136	\$1,183,311	\$1,172,780	\$1,086,530	\$1,157,023

STATEMENT No. 14

TABLE SHOWING AMOUNTS TRANSMITTED ABROAD DURING YEAR ENDING DECEMBER 31, 1965 BY THOSE AUTHORIZED UNDER CHAPTER 169 OF THE GENERAL LAWS

Name	Location	Nature of Organization	Date Licensed	Transmitted Abroad	Bond Held by Treasurer and Receiver-General Securing Deposits of Money for Transmission
Gay and Hector Caiola	290 Hanover Street, Boston . .	Individual . .	May 6, 1965 . .	\$878,801	\$15,000
Eugenia Cordaro					15,000
D/B/A T. T. Agency	225 Hanover Street, Boston . .	Individual . .	Dec. 11, 1950 . .	13,822	15,000
Edmund and Yvonne M. Farinha	706 Eastern Ave., Fall River . .	Individual . .	June 11, 1953 . .	108,273	15,000
John G. Lage Corporation	434 Bay Street, Fall River . .	Corporation . .	March 2, 1946 . .	79,690	15,000
Guilherme M. Luiz & Co., Inc.	101 Rivet Street, New Bedford . .	Corporation . .	July 19, 1911 . .	89,550	15,000
				\$1,170,136	

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY

50 State Street, Boston

Incorporated February 24, 1818

Lawrence A. Sykes, *President*

George C. Cutler, *Vice President and Secretary*

Charles V. Briggs, Jr., *Vice President*

Lee H. Hallowell, *Assistant Vice President*

Richard Claybourne, *Treasurer*

Richard A. Lutus, *Assistant Treasurer*

Board of Directors: David Ames, J. B. Ames, G. L. Batchelder, Jr., G. C. Cutler, G. P. Gardner,
H. R. Guild, A. P. Loring, John Lowell, L. A. Sykes,
C. M. Williams, H. A. Wood, Jr.

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		Liabilities	
Cash on hand and in banks . . .	\$489,227 74	Purchase of investments . . .	\$ 25,508 33
Commercial paper . . .	155,000 00	Accrued expense payable . . .	50,770 81
U. S. Government securities . . .	203,209 38	Federal taxes, etc., withheld . . .	170,600 00
Other bonds . . .	172,162 50	Deferred compensation . . .	85,525 74
Stocks . . .	934,404 32	Reserve for life annuities . . .	164,642 23
Loans on real estate . . .	200 00	Capital funds:	
Office equipment (net) . . .	20,151 40	Capital stock . . .	\$1,000,000 00
Investment in subsidiaries . . .	124,071 41	Earned surplus . . .	1,526,603 84
Investment in affiliate . . .	788,135 50		\$2,526,603 84
Notes receivable . . .	24,000 00	Less—Treasury stock . . .	65,200 80
Prepaid insurance and taxes . . .	5,947 95		2,461,403 04
Other assets . . .	41,939 95		
	<u>\$2,958,450 15</u>		<u>\$2,958,450 15</u>

MASSACHUSETTS LIFE FUND

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		Liabilities	
Cash in banks . . .	\$ 2,768,191 49	Purchase of investment securities . . .	\$ 1,981,644 47
Commercial paper . . .	541,629 86	Accrued expense payable . . .	18,740 35
U. S. Government securities . . .	15,830,745 16	Capital funds:	
Corporate bonds . . .	27,731,550 39	Units of beneficial	
Foreign bonds . . .	3,309,847 27	interest	
Stocks . . .	68,138,418 47	(11,214,092) . . .	\$112,220,958 99
Receivable for shares sold . . .	351,068 68	Capital gain	
Accrued income receivable . . .	773,496 41	surplus . . .	5,192,470 72
		Undistributed	
		net income . . .	31,133 20
	<u>\$119,444,947 73</u>		117,444,562 91
			<u>\$119,444,947 73</u>

HOSPITAL LIFE TRUST

(MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE)

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		Liabilities	
Cash in bank . . .	\$ 74,553 58	Purchase of investment securities . . .	\$54,810 00
U. S. Government securities . . .	301,053 13	Accrued expense payable . . .	1,849 48
Other bonds . . .	299,177 22	Taxes payable . . .	41,404 46
Stocks . . .	640,802 41	Deposits by unit holders . . .	14,126 33
Accrued income receivable . . .	9,619 13	Capital funds:	
Prepaid taxes . . .	6,500 00	Units of beneficial	
		interest (10,549) . . .	\$640,004 73
		Capital gain surplus . . .	712,880 82
		Undistributed net	
		income . . .	2,616 34
	<u>\$1,467,692 16</u>		1,355,501 89
			<u>\$1,467,692 16</u>

MASSACHUSETTS HOSPITAL LIFE INSURANCE COMPANY, TRUSTEE

(MISCELLANEOUS ACCOUNTS)

BALANCE SHEET AS SHOWN BY ITS BOOKS DECEMBER 31, 1965

Assets		Liabilities	
Cash in banks	\$ 315,368 56	As trustee: Principal	
U. S. Government securities	26,300 00	Invested	\$13,488,234 22
Other bonds	150,044 50	Uninvested	100,363 91
Stocks	11,659,276 38		\$13,588,598 13
Insurance and annuity contracts	322,485 66	As trustee: Income	
Investment in Massachusetts Life		Invested	\$30,361 70
Fund	998,736 72	Uninvested	226,888 61
Deposits in savings banks	297,467 32		257,250 31
Real estate loans	76,100 00	Accounts payable — shares	78,210 99
Prepaid taxes	75,000 00	Taxes payable	61,499 36
Other assets	64,784 51	Unclaimed dividends	4 86
	<u>\$13,985,563 65</u>		<u>\$13,985,563 65</u>

BROWN BROTHERS HARRIMAN & CO.

10 Post Office Square, Boston

Organized January 2, 1931

(Founded in 1818 as Brown Brothers & Co.)

Partners: J. E. Banks, M. D. Brown, P. S. Bush, *Louis Curtis, W. R. Driver, Jr., *Gerry Brothers & Co.,
E. T. Gerry, E. R. Harriman, *W. A. Harriman, F. W. Hoch, S. Y. Hord, R. L. Ireland, III,
F. H. Kingsbury, Jr., R. A. Lovett, J. B. Madden, Thomas McCance,
L. J. Newquist, R. V. Roosa, L. P. Shipley, J. C. West, Knight Woolley.

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets		Liabilities	
Cash on hand and due from banks	\$ 92,082,336 00	Deposits — Demand	\$281,750,625 00
United States Government securities	33,773,981 00	Acceptances — Less amount in portfolio	19,768,347 00
State, municipal and other public securities	41,025,315 00	Accrued interest, expenses, etc.	1,059,145 00
Other marketable securities	2,699,821 00	Capital	\$ 4,000,000 00
Loans and discounts	128,404,749 00	Surplus	16,265,284 00
Customers' liability on acceptances	17,589,194 00		
Other assets	7,268,005 00		
	<u>\$322,843,401 00</u>		<u>\$322,843,401 00</u>

*Limited Partner.

BAYSTATE CORPORATION**77 Franklin Street, Boston****Incorporated October 9, 1944**

*Officers: Philip Eiseman, President; Richard Wengren, Sr. Vice President and Treasurer;
G. A. Hibbard, Vice President; J. T. Noonan, Secretary and Clerk.*

*Directors: F. C. Dumaine, Jr., Philip Eiseman, R. G. Emerson, P. S. Gaither, D. S. Greer,
Richmond Lewis, J. A. Lunn, J. T. Noonan, J. H. Orr, P. H. Theopold, Richard Wengren.*

STATEMENT OF CONDITION, DECEMBER 31, 1965

		Assets	
Cash and due from banks			\$ 284,460 00
Investments (at book value):			
Member banks		\$36,098,198 00	
United States Government obligations		1,525,341 00	
State and Municipal obligations		99,625 00	
Non-banking affiliated companies		100,000 00	37,823,164 00
Other assets			52,134 00
			\$38,159,758 00

		Liabilities	
Dividend payable			\$ 502,510 00
Accrued for taxes, interest, expenses, etc.			164,006 00
Deferred income.			27,894 00
Capital:			
Common stock		\$12,562,740 00	
Capital surplus		3,012,185 00	
Earned surplus		4,218,397 00	
Increase in underlying equity in member banks		17,672,026 00	37,465,348 00
			\$38,159,758 00

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Bank	Par Value	Shares Outstanding	Shares Owned	Book Value Shares Owned
Beverly Trust Company	\$10	30,000	26,540	\$ 1,060,949
Harvard Trust Company	10	440,000	245,440	6,929,137
Manufacturers National Bank of Bristol County	10	37,000	28,957	1,043,963
Merrimack Valley National Bank, Haverhill	20	43,750	41,688	2,104,131
Middlesex County National Bank	10	250,000	140,346	5,558,586
Newton-Waltham Bank and Trust Company	10	200,000	108,632	4,250,359
Norfolk County Trust Company	10	335,000	174,051	5,721,815
The Union Market National Bank of Watertown	10	100,000	63,833	2,085,450
Valley Bank and Trust Company	10	292,500	167,522	6,772,714
Winchester Trust Company	10	20,000	11,190	571,094
				\$36,098,198

SHAWMUT ASSOCIATION, INC.

82 Devonshire Street, Boston

Incorporated December 30, 1964

<i>Officers</i>	
Lawrence H. Martin, <i>President</i>	D. Thomas Trigg, <i>Vice President</i>
John K. Benson, <i>Vice President</i>	William B. Wadland, <i>Treasurer and Secretary</i>
Leslie J. Scott, <i>Vice President</i>	Thomas J. Byrne, <i>Assistant Treasurer</i>
Frederick W. Swasey, <i>Vice President</i>	Edward F. Gibbons, <i>Assistant Treasurer</i>
<i>Directors</i>	
C. F. Avila, C. W. Bartlett, J. K. Benson, A. T. Collier, G. F. Doriot, H. S. Geneen, E. M. Gordon,	
F. T. Hammond, Jr., R. M. Jenney, R. V. Jones, A. S. Knowles, H. T. Marshall, L. M. Martin,	
J. N. Philips, D. B. Sinclair, B. E. Smith, L. P. Stack, C. H. Stocker, Jr., T. D. Trigg,	
B. A. Trustman, John Wallace, R. B. Young, V. C. Ziegler.	

STATEMENT OF CONDITION, DECEMBER 31, 1965

Assets	
Cash and due from banks	\$ 56,741 00
Investments:	
Member banks (Corporation's equity in combined underlying net assets of affiliated banks)	65,281,376 00
Marketable securities (at market value)	11,362,741 00
Dividends and interest receivable	758,555 00
	<u>\$77,459,413 00</u>
Liabilities	
Dividend payable	\$755,000 00
Accounts payable and accrued expenses	34,538 00
Federal income taxes	43,200 00
Estimated federal income taxes on unrealized appreciation of marketable securities	1,750,900 00
Capital:	
Common stock	\$7,550,000 00
Capital surplus	10,427,351 00
Earned surplus	51,699,473 00
Unrealized appreciation of marketable securities less estimated federal income taxes	5,198,951 00
	<u>74,875,775 00</u>
	<u>\$77,459,413 00</u>

INVESTMENT IN SHARES OF CAPITAL STOCKS OF MEMBER BANKS

Name of Bank	Par Value	Number of Shares Outstanding	Number of Shares Owned	Book Value of Shares Owned
National Shawmut Bank	\$12 50	800,000	800,000	\$51,662,087
National Bank of Plymouth County	10 00	75,000	59,232	2,195,310
County Bank and Trust Co.	10 00	60,000	40,330	1,061,105
Everett National Bank	10 00	45,000	31,285	1,294,802
Lexington Trust Co.	10 00	40,000	26,810	1,124,717
Melrose Trust Co.	10 00	24,000	16,756	777,839
Needham National Bank	10 00	15,000	8,200	497,055
Newton National Bank	10 00	60,000	40,854	1,242,655
Merchants-Warren National Bank	10 00	60,000	40,610	1,554,904
Somerville National Bank	10 00	50,000	39,781	1,994,630
Wakefield Trust Co.	10 00	30,000	21,765	820,004
Waltham Citizens National Bank	10 00	15,000	10,224	565,654
Winchester National Bank	10 00	20,000	13,760	490,614
				<u>\$65,281,376</u>

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1965⁴

Massachusetts. Bank Commissioner.

Annual report.

WITHDRAWN

ACME
BOOKBINDING CO., INC.

AUG 4 1997

100 CAMBRIDGE STREET
CHARLESTOWN, MASS



